



# **SOCAL REALTY BUYERS GUIDE**



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**VIP Premier Realty  
BRE# 02185397**

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# HOME BUYING MADE SIMPLE

Welcome to your home-buying journey! Whether it's your very first home or your tenth, we're here to make the process as smooth, exciting, and stress-free as possible. Our goal? To help you find the perfect place to call home with minimal hassle—using our expertise, tools, and local know-how to make it happen.

Buying a home is a big deal, and we don't take that lightly. It's not just about finding a house; it's about building a relationship along the way. For most people, purchasing a home is one of the biggest decisions they'll make, and we're here to make sure you feel confident and informed every step of the way.

This guide is packed with everything you need to know— from before (The PLAN), during (The PROCESS), and after (The POST PURCHASE) your transaction. Think of it as your ultimate resource for navigating the home-buying experience.

At the heart of what we do is one simple principle: It's all about creating an amazing experience for you. Our goal is your total satisfaction, and we're proud that so many of our clients come back to work with us again—or send their friends and family our way. Great service speaks for itself, and we're excited for the chance to earn your business (and hopefully your referrals too).

Looking forward to helping you along this journey!



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# OUR VALUE



Dedicated, experienced, and full-time REALTORS committed to working for you and representing your best interests.



A detailed consultation to build our relationship and understand your unique wants and needs in a home.



We'll organize and schedule home tours tailored to your specific criteria.



We'll personally tour homes and neighborhoods with you - or offer virtual tours if that's more convenient!



We'll keep you in the loop about opportunities to view homes before they hit the market.



Provide expert advice on making an offer, backed by a thorough market evaluation and analysis of comparable homes sold.



We're committed to walking you through the purchase contract, presenting your offer, and negotiating on your behalf every step of the way.



We'll guide you through all the documents, disclosures, and the entire escrow process to keep things smooth and stress-free.



We're here to help with any questions you have—before, during, and long after the process. Consider us your lifelong real estate resource!

# THE PATH

1

## FINANCING

- find a lender
- mortgage application
- obtain pre-approval letter



2

## STRATEGY/PLAN

- strategic home-buyer consultation
- set up tailored search



3

## SHOWINGS

- view your favorite properties
- find a home you'd love to own



4

## OFFER / NEGOTIATIONS

- property market analysis
- write your offer
- negotiations and counter offers



5

## OPEN ESCROW / INSPECTIONS

- offer accepted
- earnest money to escrow (typically 2-3%)
- inspections



6

## TOWARDS CLOSING

- appraisal
- final underwriting
- title work
- insurance
- utilities change
- final walk-through



7

## HOME OWNERSHIP

- close escrow
- deed is recorded
- get your keys!



01

# THE PLAN

The first step in planning your home-buying journey is understanding why you want to buy a home. Buying a home is a process—it requires some effort and patience, but the reward at the end is absolutely worth it.

Once you've nailed down your why, it's time to focus on the how—specifically, how you're going to pay for your home. For most buyers, this involves financing. The good news? You can handle most of the financing steps before you even start viewing homes or writing offers. Taking care of this upfront not only saves you time but also makes the entire experience smoother and more enjoyable.

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# MORTGAGE PRE-APPROVAL

## How much can you afford?

Key Factors to Consider: the down payment, the interest rate, your debt-to-income ratio, the closing costs

## Down Payment Requirements

LOAN TYPE	DOWN PYMT	DETAILS
CONVENTIONAL	5%+	You can put as little as 5% down or as much as you want. If you put down less than 20%, you will have to pay some mortgage insurance.
FHA	3.5%	The lowest traditional down payment program. You will have to pay mortgage insurance, and a 1.75% funding fee.
VA	0%	A program for military buyers offering up to 100% financing. There will be a funding fee (2.15%).
JUMBO	10–20%	Loans for higher amounts that offer beneficial rates with more money down.

\*\*There are a few other programs that may be available through our preferred lenders. Just ask us for more info and we'll get you connected.

## OK, what's Mortgage Insurance?

Great question! Mortgage Insurance, or PMI, is usually something you pay monthly if your down payment is less than 20%. Simply put, it's a premium paid to an insurance company to ensure the lender is protected in case you default on your loan.

## How about Closing Costs?

You'll need to cover loan processing and other transaction fees, typically paid at closing through escrow. Recent changes may also require buyers to cover some or all of agent fees—we'll chat about this more.

## Examples of Closing Costs

- Prepaid Homeowner's Insurance (12+ months)
- Prepaid Taxes (up to 6 months)
- Prepaid HOA Fees (if applicable)
- Mortgage Origination Fee (approx. 1%)
- Appraisal Fee (\$400–800, usually paid during escrow)
- Title Fees (\$1000–2500)
- Escrow Fees (\$1750–3250)
- Agent Fees (Negotiable)

# FINANCIAL MUST HAVES



## DOWN PAYMENT

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Although this is paid at closing, providing this upfront to your lender is key to securing your mortgage.



## EARNEST MONEY

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When you make an offer on a home, you will be expected to pay a deposit as a show of good faith. It will be applied to your down payment or closing costs.



## INSURANCE

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You may need to pay for mortgage insurance depending on your down payment and loan. You'll also be required to purchase both Title Insurance and Homeowners Insurance.



## CLOSING FEES

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Be prepared to cover costs like title fees, appraisals, inspections, and other documentation expenses, which can vary property to property.

# MORTGAGE LENDERS

## MORTGAGE LENDERS WITH A PROVEN TRACK RECORD OF EXCELLENT SERVICE AND COMPETITIVE FINANCING OPTIONS

As dedicated real estate professionals, we understand the importance of finding the right mortgage lender to support your home-buying journey. To help with this, we're happy to provide you with a list of reputable mortgage lenders known for their excellent service and competitive financing options.



**AMIR NURANI**

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**RONNIE KING**

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NORTHPOINTE.COM

Please note that while these lenders have proven their expertise, it's essential to reach out to them directly to discuss your specific financial situation and explore the options available to you. If you have any questions or need further assistance, please feel free to reach out. We're here to help you navigate the home-buying process and ensure your journey is a successful one.

# THINGS TO AVOID AFTER **APPLYING FOR A MORTGAGE**



Don't change bank accounts.



Don't apply for new credit or  
close any credit accounts.



Don't co-sign other loans for  
anyone.



Don't make any large  
purchases.



Don't deposit cash into your  
bank accounts before  
speaking with your bank or  
lender.

Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.

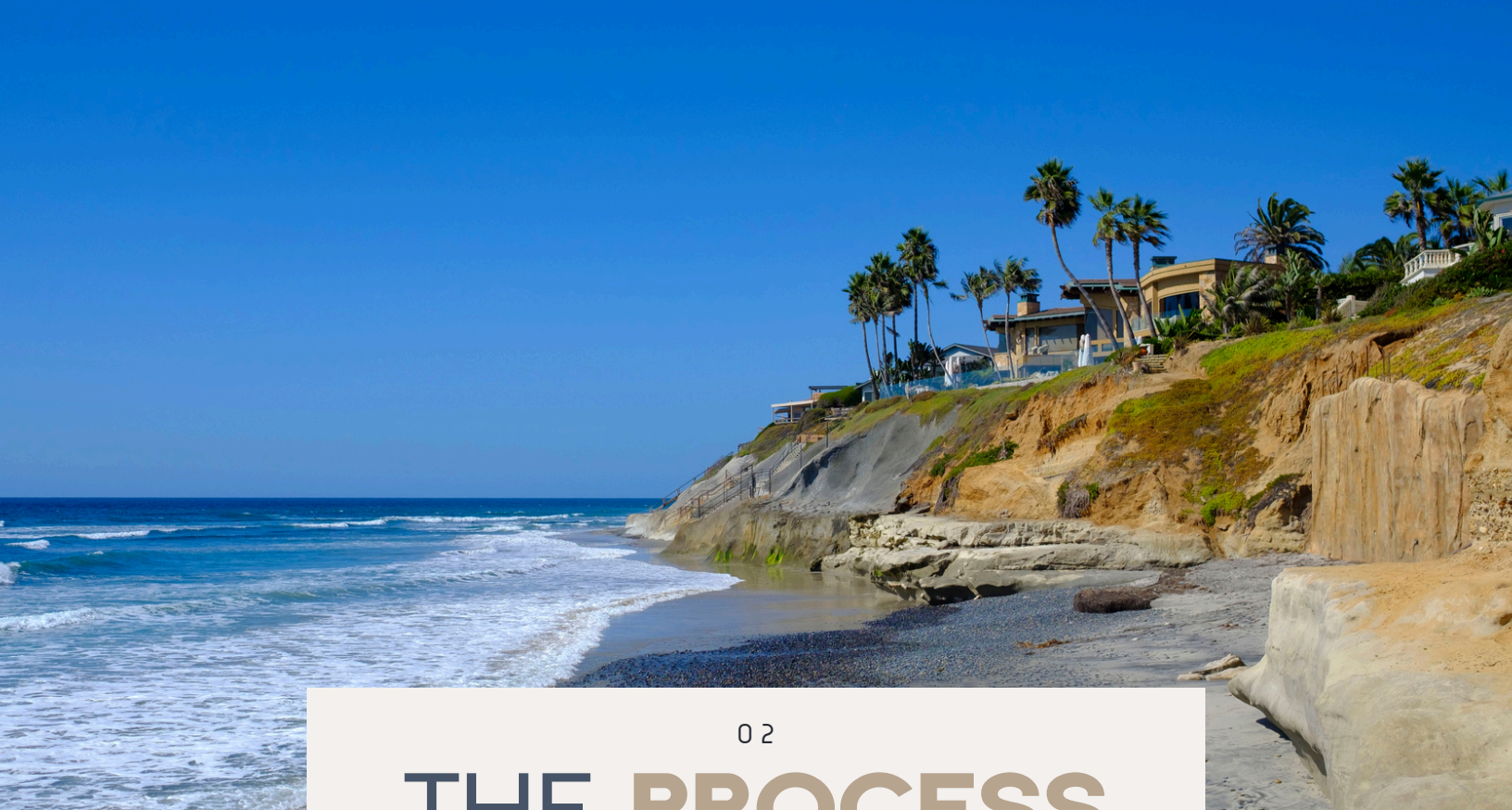
# FIRST WE SEARCH

You are in control!

1. We'll meet in person or over the phone for an initial consultation where you can share exactly what you're looking for.
2. Then, we'll input your criteria into a property search program that's directly connected to the MLS.
3. We'll set up instant email alerts for all properties that match your criteria.
4. You tell us which properties catch your eye, and we'll dive deeper into the ones you're interested in and get showings set up on your schedule.
5. If you come across a For Sale By Owner, off-market property, or new construction, let us know first—we'll help schedule showings and make sure you're fully represented throughout the process.

# PROPERTY SHOWINGS

- You get access to the properties you want—no sales pressure, just support!
- You get to choose the homes you want to see.
- You decide when to see them and we can set up showing times that work for you.
- You get access to all the information that we can see!
- You pick the properties that interest you, and we'll dig deeper, gather all the details, and schedule showings just for the ones you want to see!



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# THE PROCESS

You've found the house you want to own and are ready to write an offer. The following pages will give you some valuable insight into what you should expect from offer to close.

Although we will be with you every step of the way to educate and walk you through the entire process, the less surprises you have and the more prepped you are, the better experience you will have!



# MAKING AN OFFER

Once we've found the home you wish to purchase, you'll need to determine what offer you are willing to make on the home. Below are some factors included with the offer.

## OFFER TERMS

- Offer Price
- Comparative Market Analysis (Comps)
- Earnest Money (typically 2-3%)
- Due Diligence / Inspection Periods
- Financing Terms
- Closing Date / Timeline
- Personal Property Included

## WAYS TO MAKE YOUR OFFER STANDOUT

### POSITION OF STRENGTH

- Pre-Approval in hand
- Type of Financing
- Aggressive Due Diligence / Inspection period
- Comparable Sales to support offer
- Walk Away Leverage

### MULTIPLE OFFER STRATEGY

- Strategic Offer Price
- As-Is Condition
- Increased Earnest Money
- Quick Closing Date
- Seller Possession after closing (a rent back)

## A NOTE ABOUT MULTIPLE OFFERS

It is important to remember that the more competition there is for the home, the higher the offer may have to be, sometimes even exceeding the asking price. Remember to be realistic, but it all comes down to solid comparable sales. Make the offer you want the seller to sign!

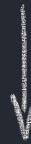
# WORKING TOWARDS AN ACCEPTED OFFER

## YOU MAKE AN OFFER

We will present your offer to the listing agent.  
The seller will then do one of the following:



**SELLER ACCEPTS  
THE OFFER**

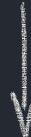


**SELLER COUNTERS  
THE OFFER**



**SELLER REJECTS  
THE OFFER**

By far the most common is the counteroffer in response to a strong offer. In these cases, our experience and negotiating skills become powerful in representing your best interest.



When a counteroffer is received, we will work together to review each specific area. We'll make sure that we move forward with your goals in mind and that we negotiate the best possible price and terms on your behalf.

NOTE : The earnest money deposit will be due to escrow within 3 business days after your offer is accepted. This is typically 2-3% of the offer price (a larger deposit is often considered to be part of a strong offer). This money will usually be wired to the escrow company (they will provide instructions). This amount will be applied to your down payment.

# INSPECTIONS / DUE DILIGENCE

Once an offer is accepted, we will begin the "Due Diligence" period. This includes :

- Inspections
- Appraisal
- Repair Negotiations

## INSPECTIONS

We highly recommend that you have a professional home inspector conduct an inspection. Inspectors are exceedingly thorough and detailed in order to minimize surprises for you. However, the inspection is not meant to be used to low-ball the seller post price negotiations, as all existing homes have minor imperfections.

The inspection is intended to report on major damage or serious problems that may require repair. Your home doesn't "pass or fail" an inspection. The inspector's job is simply to make you aware of the true condition of the property.

## THE INSPECTION WILL INCLUDE THE FOLLOWING

- Appliances
- Plumbing and Electrical
- Exterior
- Heating and AC
- Roof/Attic (if accessible)
- Foundation
- General Structure

### ADDITIONAL INSPECTIONS MAY INCLUDE:

- Wood destroying pest/termite
- Septic
- Roof
- Anything else that is important to you

### COMMON PRICES for the home inspection

General Inspection .....	\$750
Pest Inspection .....	\$75
Sewer .....	\$250

## REPAIR REQUESTS

The seller may be willing to negotiate completion of repairs (or a credit in lieu of repairs). Or you may decide that the home will take too much work and money and rescind the offer during the inspection period.

# CLOSING ON YOUR HOME

## PREPARING TO CLOSE

- Finalize Homeowner's Insurance
- Verify Lender has all req'd docs
- Final Walk-Through (1-5 days prior to close)
- Review Closing Statement (3 days prior to close)
- Transfer of Utilities (a few days before closing)

## WHAT TO EXPECT AT CLOSING

### **WHO WILL BE THERE?**

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- You - the buyer(s)
- Notary
- Escrow Officer (maybe)
- Real Estate Agent (if requested)
- Loan Officer (not usually)

### **WHAT WILL YOU NEED?**

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- Bring valid gov't issued photo ID (Driver's Lic., Passport, Military ID)
- Confirmation of Wire Transfer for closing funds (escrow will have this taken care of)

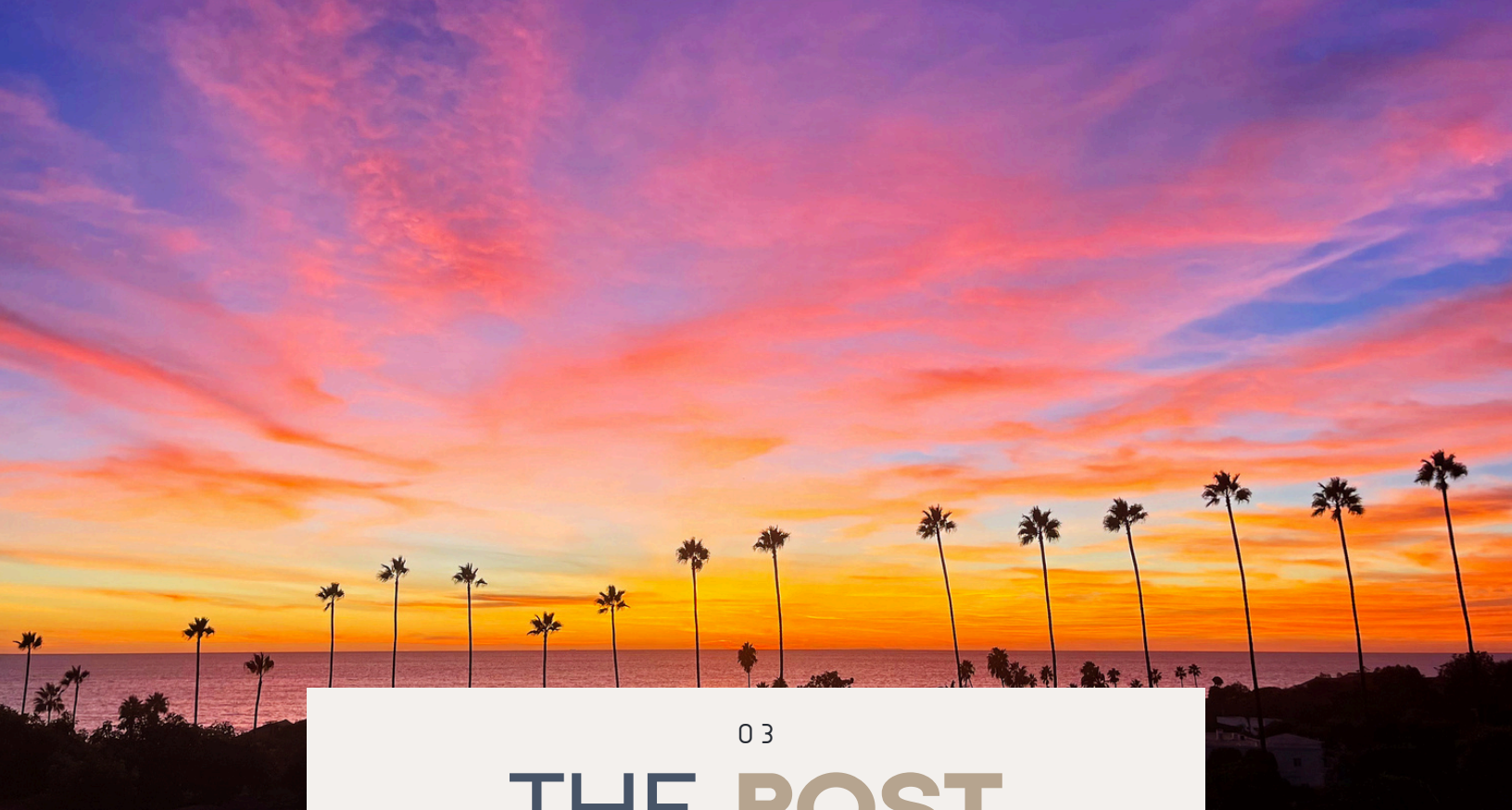
## WHEN CLOSING IS FINISHED...

Once all documents are signed AND the title company has recorded the deed at the courthouse, your funds will be released to the seller and, unless otherwise agreed, you will receive the keys and possession of your new home.



# **CONGRATULATIONS!**





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## THE POST

Congrats, you're officially a homeowner! Take a moment, breathe it all in, and celebrate this big win. So, what's next after you get your keys and settle into your new place? Honestly, it's up to you!

And since our relationship doesn't end at the close of escrow, here are a few things to keep in mind as you start your next chapter in your new home.



# POST MOVE-IN CHECKLIST

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- ☐ 1. Get your home warranty info
- ☐ 2. Find out if you should expect a supplemental tax bill
- ☐ 3. Change the locks
- ☐ 4. Update billing address for all services
- ☐ 5. Set up monthly services (yard, pool, house cleaning, etc.)
- ☐ 6. Find out where to send your mortgage payment
- ☐ 7. Enjoy your new pad!

# HOME BUYER WORDS YOU SHOULD KNOW

## **CLOSING COSTS**

Taxes, insurance, and other lender expenses paid at the end of the transaction by the seller, buyer, or both.

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## **APPRAISAL**

An appraiser conducts a property valuation to determine the home's value, which then helps the lender decide how much they are willing to lend on the property.

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## **INSPECTION**

A visual and mechanical examination of a home to identify defects and assess the home's true condition.

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## **DOWN PAYMENT**

Is what you typically pay up front for a house in order to close the sale. Usually 3-20% of the purchase price. Not the same as closing costs.

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## **EARNEST MONEY**

Deposit made to a seller showing the buyer's good faith in a transaction. Typically 2-3% of purchase price.

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## **TITLE INSURANCE**

Insurance to protect the lender and owner from any claims related to the title of the property. Usually paid for by the buyer.

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## **DEBT TO INCOME**

DTI is the comparison of your monthly debt payments to your monthly income before taxes, expressed as a percentage.

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## **CLOSING**

Usually handled by a notary, this meeting involves signing documents and ensuring everything is set for recording. Keys are handed off once recorded, a few days later.

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## **ESCROW**

An escrow company in San Diego acts as a neutral third party, managing funds and documents to ensure all conditions are met before finalizing a real estate transaction.



# SOCAL REALTY AND & INVESTMENTS

## Some Reviews

“Selling our home felt overwhelming—until we brought on Andrew Georgitsis. He took everything off our plate and moved with incredible speed. Within days, we had a qualified buyer and a great offer on the table. The whole process was smooth, stress-free, and handled with absolute professionalism. Couldn’t have asked for a better experience.”

Mark & Lisa Thompson, Murrieta, CA

We were searching for the right home in Temecula for months—then we found Andrew. His deep knowledge of the area and personal background in real estate helped us land what truly feels like a hidden gem. He didn’t just find us a house, he found us the location. Quiet, scenic, and exactly what we didn’t even know we were looking for.”

"Pete" & Stephanie D, Temecula, CA