

FREE BUYER'S GUIDE

THE ORANGE COUNTY HOME BUYING TIMELINE

Every step from first conversation to keys — what happens, when it happens, and what actually holds files up here.

Buying a home isn't hard because any single step is hard. It's hard because nobody shows you the whole sequence at once. This is the whole sequence.

1 Get Ready 2–4 weeks before you shop	2 Shop & Offer Days to months — your pace	3 Escrow About 30 days, typically	4 After Keys Your first 90 days
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1 GET READY

The buyers who win in Orange County usually did this part before they fell in love with a house.

Get pre-approved — not pre-qualified

A pre-qualification is a guess based on what you say. A **pre-approval** means a lender has pulled credit and reviewed your actual documents. Listing agents know the difference, and so do sellers comparing offers.

Pick your number, not the bank's

Your approval is the most you *can* borrow. Decide the monthly payment you'd be comfortable with — including taxes, insurance, and any HOA dues — and shop to that.

Documents to gather now

- ◆ Last 30 days of pay stubs
- ◆ Last 2 years of W-2s (and tax returns if self-employed, commissioned, or with rental income)
- ◆ Last 2 months of statements for every bank and investment account
- ◆ Government-issued photo ID
- ◆ Gift letter, if family is helping with the down payment
- ◆ Explanations for any large, non-payroll deposits

From now until closing: don't change anything

No new credit cards, car loans, or financed furniture. No job changes without a call first. No large cash deposits you can't document. No co-signing. Lenders re-check credit and employment right before closing — surprises at the end are the #1 avoidable delay.

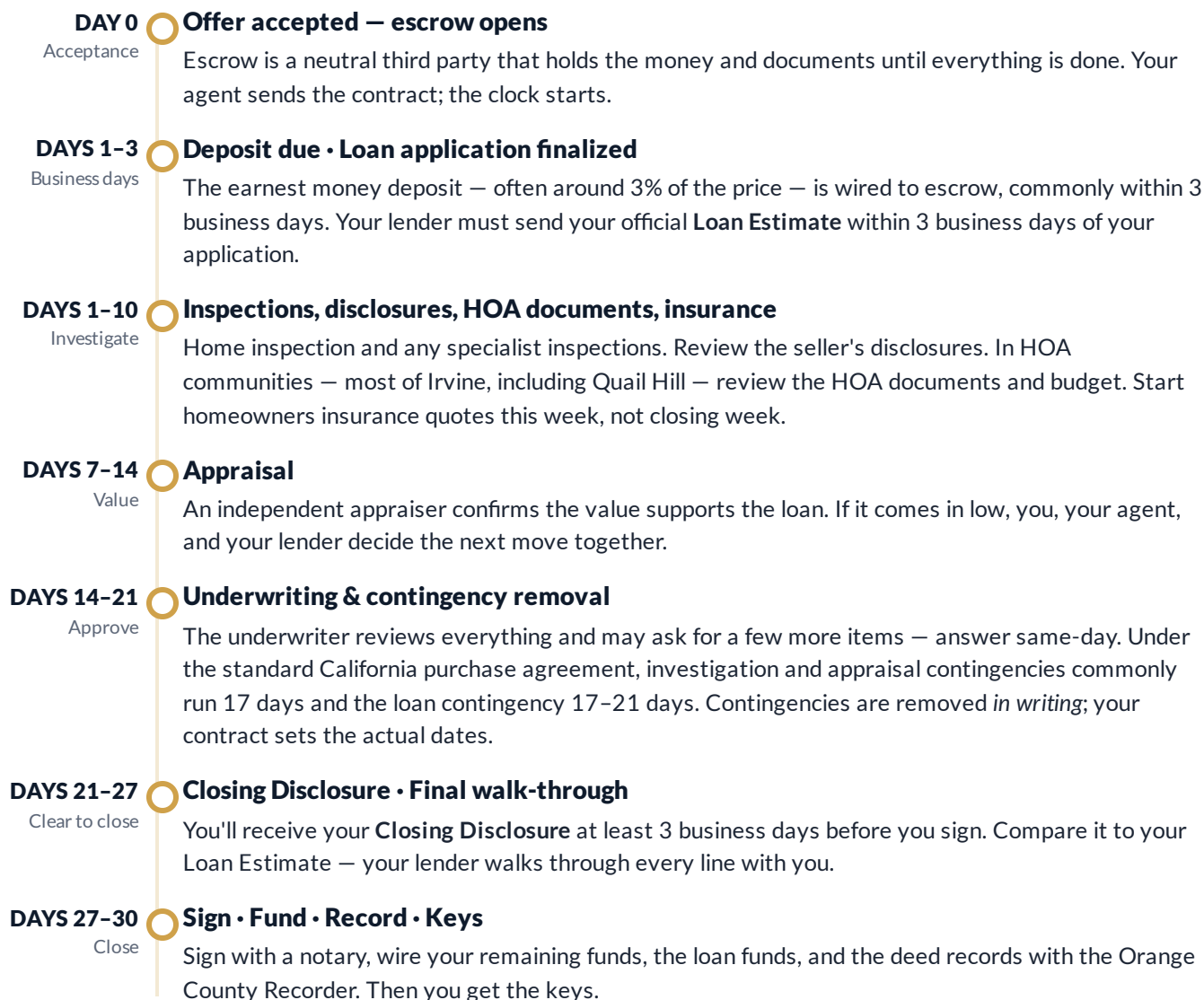


2 SHOP & MAKE AN OFFER

Tour with your agent. For each offer, your lender issues a pre-approval letter matched to that property and price — so a seller never sees a number higher than what you're offering. A strong Orange County offer spells out three things clearly: **the deposit, the contingencies, and the closing date.**

3 ESCROW — OFFER ACCEPTED TO KEYS

A typical California escrow runs about 30 days. Here's how those days usually break down.



4 AFTER KEYS — YOUR FIRST 90 DAYS

Your first payment comes later than you think

Mortgage interest is paid in arrears, so your first payment is usually due on the first of the month after one full month has passed. Close mid-September, and your first payment is typically November 1.

Watch for a supplemental tax bill

California reassesses the property when it sells. The county then mails a **supplemental property tax bill** for the difference — separate from your regular bill, and often not paid through your mortgage. Plan for it.

File your homeowners' exemption

If it's your primary residence, file the homeowners' exemption with the Orange County Assessor. It reduces your assessed value by \$7,000. It's a one-time form — file by February 15 to receive the full exemption for that year.

Keep your closing packet

You'll want the Closing Disclosure at tax time, and your title and escrow records for as long as you own the home.

WHAT ACTUALLY HOLDS FILES UP IN ORANGE COUNTY

HOA

HOA and condo documents. Questionnaires, budgets, and approvals take time — and some loan programs, like FHA, have their own condo approval rules. Request everything on day one.

INS

Homeowners insurance. In parts of California, coverage has become harder to place. A lender can't fund without it. Start quotes the week escrow opens.

APR

Appraisal gaps. In competitive neighborhoods, the price you win at can be above what an appraiser supports. Know your plan before you offer.

\$

Money that can't be traced. Large deposits, cash, or transfers between accounts need a paper trail. Moving money late is the most common self-inflicted delay.

Wire fraud is real — protect your down payment

Before you wire a single dollar, call escrow at a phone number you already have — never one from an email — and confirm the instructions out loud. Treat any emailed change to wiring instructions as fraud until verified by phone.

WANT THIS MAPPED TO YOUR OWN PURCHASE?

Send me the address you're considering — or just your timeline — and I'll walk you through your real numbers and next steps. No cost, no obligation.

Luke R. Swardstrom

Principal | Mortgage Broker

949-572-4107

luke@gosteadfastcapital.com

gosteadfastcapital.com

