

The Cali Dreamz Homebuyer Guide

10 key points for a confident California home purchase

01 Budget for the whole home

Add taxes, insurance, HOA dues, utilities and maintenance to your mortgage payment. Keep cash for closing, moving and repairs. California purchases can also trigger supplemental property tax bills.

02 Get your financing ready

A preapproval is not final loan approval. Ask what remains unverified, and compare official Loan Estimates for the same loan terms. Stay within your comfortable payment, not just your borrowing limit.

03 Understand representation

Read your buyer-broker agreement: services, duration, cancellation and payment obligations. Compensation is negotiable. Do not assume the seller will pay your broker's fee or that representation is free.

04 Buy for your everyday life

Separate must-haves from preferences. Test the commute, noise and layout. Verify utilities, school enrollment and any planned use with the responsible provider or agency, rather than relying on a listing.

05 Protect your offer

Set a price ceiling and understand your contingencies, deadlines and cancellation rights. Waiving protections can put your deposit at risk. Know how you would handle a low appraisal or financing problem.

06 Read the disclosures

Review seller disclosures, hazards, title and HOA records. Check permits, solar contracts and assessments. Resolve important questions before removing protections.

07 Inspect before committing

Hire an independent inspector and use specialists when needed. An appraisal is not a condition inspection. Get estimates for major issues, and document any negotiated repairs or credits.

08 Check insurance early

Get an address-specific quote early and confirm coverage for closing. Review exclusions and deductibles. Ask about flood, earthquake and any supplemental coverage needed with a FAIR Plan policy.

09 Verify every closing wire

Before sending funds, call escrow using a previously verified number, not one in new emailed instructions. Confirm bank details and receipt. If fraud is suspected, contact your bank immediately.

10 Plan beyond the keys

Compare closing documents with your agreed terms and confirm possession before moving in. Verify mortgage payment instructions, secure the home and keep a maintenance reserve. Review tax and insurance notices.

Start with a clear plan. Talk with Jordan.

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Useful resources: [CFPB homebuying tools](#) / [California DRE buyer guide](#) / [California insurance guide](#)

Educational overview. Contract deadlines, loan terms and insurance eligibility vary. Verify your transaction with qualified professionals.