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TRULIA.COM REVIEW

"She is always there whenever you text or call her and will answer any question you have...I would recommend her to anyone looking to buy or sell a home!"

ZILLOW.COM REVIEW

"We could not have asked for better service. She made us feel as though we were her only client throughout the process."



Preparing to BUY A NEW HOME

The market for buying a home has changed considerably in the last few years, and so keeping on top of your game plan will help make the process easier. To help you, I've provided a few items below for you to consider when you're getting ready to buy your new home.

If you have any questions or need any help in any way - you can always reach me by emailing jenny@jennycameronrealtor.com or by calling or texting 661-703-6386.

FOCUSING ON FINANCES

One of your first steps should be getting a clear picture of your financial situation.

- Access your credit score to make certain there are no discrepancies in your credit history.
- If you can pay-off minor debts without affecting your down-payment situation - do it!
- Keep spending in check and please do not incur any new debt.
- Begin gathering documents such as tax returns and pay stubs.
- Get pre-approved for a mortgage so you have a crystal clear idea of the budget range you can shop within.

MORTGAGE TIPS

Here are some tips to consider when shopping for a mortgage

- Comfortable Affordability - Shoot for a home with a traditional ratio of 1/3 of your income.
- Remember your closing costs in addition to your downpayment. Closing costs range from 2-5% of your mortgage amount.
- Compare loans from various sources such as a local bank, credit union, mortgage brokers, and internet resources.
- Ask your lender to help you with various options regarding points, as well as looking at 15, 20 or 30 year terms to get the best scenario for you and your family.

Important Points TO CONSIDER

Here are some important points to think about when you're looking for a new home. Here, I briefly touch topics such as what to think about when shopping for your home, how to determine settling on an offer for a home, the importance of a home inspection, things we know we should do but forget to do when preparing to move and some common house buying mistakes to avoid.

SHOPPING FOR A HOME

Here are some points to think about when searching for your new home.

1. What type of housing is best for you? A single family home? A condo?
2. What are the minimum requirements for your new home?
3. What is the desired location? Would you like to be near work? Or within a certain school boundary?
4. Make sure the home will fit your present needs, and any future considerations.
5. Take note of items you don't want in a home. Sometimes, these things can be just as important as what you do want.

SETTING A VALUE ON A HOME

"How much should I offer?" Is THE question on every home buyer's mind. I can help you determine an asking price by providing you with current property value information. When you find that ideal home, this information will help you determine if a competing or higher offer is appropriate for your specific situation.

HOME INSPECTIONS

I cannot emphasize enough how necessary and valuable a home inspection will be during the home buying process. Although a home inspection can run about \$500, it can save you from spending enormous amounts of money in home repairs you did not know about.

MOVING CHECKLIST

A helpful list of items we sometimes forget to complete!

- Toss, giveaway or sell things you don't want to move.
- Compare moving companies if you don't want to do the work yourself.
- Contact utilities, cable companies, USPS and schools about your move.
- Make a list of important items you need to purchase for your new home.
- Start packing early and mark every box! It takes longer than you think and marking boxes will make unpacking so much smoother.

HOUSE BUYING MISTAKES

Here are a few prevalent mistakes Realtor's often see happen in the home buying process.

1. Over-buying. Do not be "house poor".
2. Not comparing mortgages.
3. Not getting a mortgage pre-approval.
4. Waiting for the "perfect" home. There are thousands of variables available in housing including location, size, condition and more. Instead of trying to find a home that meets 100% of your expectations, it makes more sense to determine what your most important needs are and selecting homes that meet the majority of them.

WITH YOU EVERY STEP OF THE WAY

There are many variables to consider when buying a home, but one thing is for certain. I will be here to help you every step of the way.