

1ST TIME HOMEBUYER GUIDE



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**RED
OAK
REALTY**



You've been dreaming of buying your first home for a while, but now you're ready to make that dream a reality. You're excited to become a homeowner, but apprehensive about how to get from here to there. Don't stress, I'm here to help.

In this guide, you'll find answers to common questions 1st time homebuyers are asking, and get a peek into what it's like to work with me. My hope is that this guide leaves you feeling more calm, confident, and capable as you approach your homebuying journey, and inspires you to take the next step.

- Suzanne

WELCOME



IS THIS THE RIGHT TIME TO BUY?

WHEN TO RENT



- You're not sure you're sticking around
- You're not ready for the responsibility
- Your income and/or expenses are highly variable or likely to change
- You might need to move quickly
- You don't have \$ for down payment, closing costs, immediate repairs, and emergency fund

WHEN TO BUY

- You're ready to "settle down"
- You have predictable income & expenses
- You understand the financial benefits and risks
- You have some savings + an emergency fund



Still not sure? I can provide a custom rent vs buy analysis for your unique situation



BENEFITS OF HOMEOWNERSHIP

01

FINANCIAL STABILITY, GROWTH, AND FLEXIBILITY

The financial benefits of homeownership can be significant, and may include:

- payment predictability with a fixed mortgage vs rising rents
- tax deductions for mortgage interest and some buying costs
- building wealth through equity and appreciation
- leveraging equity as needed to make improvements, cover a gap in income, or finance life goals.

02

FREEDOM OF CHOICE

When you own your home, you get to express your pride of ownership in countless ways from choosing paint colors or light fixtures to decorating to landscaping to upgrades that better fit your needs, life, and style.

03

CONTINUITY & COMMUNITY

Putting down roots through homeownership allows you and your family to build long-lasting relationships within the community and foster a sense of belonging. A permanent home also offers children the benefit of educational and social continuity.



Suzanne was a great fit for us because we found her very approachable as first-time homebuyers and we appreciated her transparency throughout the process. She balanced guidance with self-direction at the appropriate times which made us confident we were moving in the right direction. We loved her attention to detail, rapid responsiveness to properties we were interested in, and adding that personal touch and rapport with potential sellers and their agents.

-- Lauren & Mitch



We had a wonderful experience with Suzanne. She was so thorough with everything. There wasn't a single part of the process where we felt that we didn't have enough information to make a decision. This was going to be the largest financial purchase of our lifetime and Suzanne went out of her way to ensure that we felt confident in the decision we were going to make. In the end, we decided not to purchase a home in the Bay area due to interest rates and wanting to be nearer to family. However, if we did decide to purchase one again, we would definitely go with Suzanne.

-- Deepak & Rebecca



THE HOMEBUYING PROCESS

01

CHOOSE YOUR AGENT

As your Real Estate agent, I'll be your trusted advisor and guide throughout the homebuying process, so engage early to ensure you're ready to act when the right home comes along.

02

NAIL YOUR BUDGET

I'll connect you with trusted local lenders to get you pre-approved and pre-underwritten, and most importantly, prepared with a crisp understanding of your budget and offer options.

03

FOCUS YOUR SEARCH

I'll share market trends and local insights to help you determine where to focus your search - from neighborhood to price point - to ensure your success.

04

EVALUATE HOMES

Once we've identified a home you're interested in, we'll dive deep into inspections and disclosures, do a private walkthrough, and discuss pros and cons to help you decide whether or not you want to make an offer.

05

PREPARE AN OFFER

I'll arm you with data about what it takes to make a compelling offer in our market, informing your decisions on offer price, contingencies, credits, and other terms. I'll guide and advise, but you call the shots.

06

NEGOTIATE TO WIN

I'll present your offer to the listing agent, gather intel about your competition, and negotiate on your behalf to land the home of your dreams with the price and terms that won't keep you up at night.



CHOOSING YOUR REALTOR

Look for these qualities when choosing a Real Estate Agent to partner with:

INTEGRITY Puts your wants and needs above their own at all times.

NEGOTIATION SKILLS Knows when to stand their ground and when to compromise.

COMMUNICATION SKILLS Communicates clearly across multiple channels.

PROBLEM SOLVING Has a problem solver mindset and can handle the many moving parts of a transaction.

ATTENTION TO DETAIL Able to carry out every step of a real estate transaction with precision.

LOCAL KNOWLEDGE Is a local expert who knows the market conditions and neighborhood vibe.

TECH SAVVY Understands how to use technology to their (and your) advantage.

EXPERIENCE Has a proven track record of happy clients.



Suzanne was amazing and exceeded my expectations in every way. She is kind, knowledgeable, trustworthy and an overall good human and excellent real estate agent. She helped me find the perfect place, was not pushy at all and I felt like she was rooting for me and supporting me the entire way. I appreciate her values as a person which also made me feel excited and happy to work with her. I will definitely recommend her to anyone I know looking for a home and I'm so so pleased that I found her and she was able to help me through the process of buying my first home. I can't imagine finding a better real estate agent and feel so fortunate to have met her!

-- Marie



Suzanne is an excellent partner! She's thorough, flexible, and just an all around great human. We sincerely enjoyed working with her and will absolutely recommend her to friends and hope to work with her again some day in the future. We are super grateful to her and for our experience.

-- Keri & John



MY PROMISE

I promise to serve as your trusted advisor at all times. My focus is on helping you achieve your homebuying goals and equipping you to make confident, well-informed decisions every step of the way.

- I'm an exceptional listener, and will dig deep to understand your goals and motivations so I can best represent your interests at all times.
- I'm a patient educator and coach, and will give you a strong foundation of knowledge about the process, market, contracts, and lingo.
- I'm tech-savvy and analytical, so I'll bring insights to balance your gut feelings.
- I'm a frank and proactive communicator, so you'll never have to wonder what's happening or worry that I'm sugarcoating or sweeping anything under the rug.
- I'm an expert at facilitating tough conversations, so if you're feeling uncertain, I'll ask the hard questions to give you the clarity you need to move forward.
- I'm a deft negotiator, and will work with focus, skill, and integrity to achieve your goals.
- I'll bring my creative problem solving skills to any "make it work moment."
- If the occasion calls for it, I'll unleash my inner "Mama Bear" to be a tenacious advocate for your interests and your experience.
- Lastly, I'll be there to support you throughout your time as a homeowner with ongoing advice, guidance, and resources.

I'd be honored to guide you through one of the biggest decisions of your life: buying your 1st home.



MY STORY



I'm an East Bay native, Cal graduate, and 20+ year resident of "The Town." I live in Glenview with my son Miles, my daughter Stella, and our rescue Pug, Louie.

My kids' dads Chris & Ben own a home nearby, and share my pride and gratitude for the unique "modern family" we've created together.

I started my career in Real Estate with one goal: to help as many people as I can enjoy the rewards of homeownership. Why? Because I've experienced those rewards first hand, leveraging my home equity at key times in my life to fund IVF treatments to start & grow my family, to launch my Real Estate business, and to stay afloat when I needed to take a break from work to undergo cancer treatment.

When I launched my business, I also made a commitment to dismantling the systemic harms that continue to plague the Real Estate industry. I donate a portion of every commission to organizations actively working to provide housing for all, establish anti-racist housing policies and practices, and help more people of color achieve home ownership and build generational wealth.

When I'm not nerding out over Real Estate or getting into "good trouble" for a just cause, I can be found building community: volunteering at at the kids' schools, getting my "foodie" on with local moms, or planning our next multi-family trip.



My wife and I recently had the pleasure of working with Suzanne to purchase our first home, and we couldn't have been more impressed with her. She brought warmth, patience, and a wealth of expertise on the East Bay market to our home buying process. We both feel so fortunate to have found her, and were constantly impressed by her focus, speed, and responsiveness to our unique needs.

Suzanne took the time to get to know us, understand our priorities, and provide us with a level of clarity that enabled us to move swiftly and confidently through the process. She was patient, supportive and always available to answer our questions and address any concerns that arose during the process.

We've also been really impressed by her network. She's well connected, and the relationships she's cultivated with lenders and other service providers put us at a real advantage throughout the process.

Suzanne was deeply engaged with our needs, and never left us feeling rushed, pushed, or overextended.

Throughout the negotiation and closing process, Suzanne was a powerful advocate for our interests. She moved extraordinarily quickly, knew what to look out for, and gave us a clear roadmap of the process that kept us feeling confident that things were on track.

Overall, we cannot recommend Suzanne highly enough. She is deeply capable, and we felt that she always had our best interests at heart.

-- Julian & Trista



LET'S DO THIS!



I hope you're feeling inspired
and excited to start your
homebuying journey.
Let's connect to talk next steps!

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