

ORANGE COUNTY COASTAL LIVING

Buyer's Guide



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Welcome *Home*

Buying a home along the Orange County coast is a lifestyle decision and a financial one, and it deserves both care and clarity. My role is to make the process feel calm, organized, and fully understood at every step.

I believe the best decisions are the ones you make with confidence, not the ones you feel rushed into. That means clear explanations, honest guidance, and a strategy built around your goals rather than the noise of the market.

The pages that follow outline the buying process from our first conversation through the day you receive your keys. As your agent, I will be with you for every one of these steps, making sure you have the right professionals, the right preparation, and the right position for every part of the transaction.

I treat every purchase as if it were my own. Let's begin.

Aleks

10 Advantages of Working With Me

1

MICRO-MARKET KNOWLEDGE

Every community from Seal Beach to San Clemente behaves differently. I bring block-level insight into pricing, inventory, and neighborhood character so you can decide with confidence.

2

OFF-MARKET, PRIVATE EXCLUSIVES & COMING SOON

As a Compass agent I have access to off-market opportunities, Private Exclusive listings, and Coming Soon properties before they reach the open market, giving you a real head start.

3

A TRUSTED NETWORK

Lenders, inspectors, escrow officers, contractors, and insurance professionals I have worked with and trust, so every part of the transaction moves smoothly.

4

CONTRACT CLARITY

California purchase agreements, disclosures, and reports are detailed and consequential. I walk you through each document so nothing is missed and nothing is a surprise.

5

CALM PROBLEM SOLVING

Transactions rarely go exactly to plan. I stay prepared and steady under pressure, so obstacles become manageable steps instead of stressful ones.

6

YOUR TIME PROTECTED

I handle the research, coordination, and paperwork behind the scenes, and I keep you informed proactively so you never have to chase an update.

7

STRONG, NOT AGGRESSIVE

Effective negotiation is about preparation, relationships, and timing. I advocate firmly for your terms while keeping the other side at the table.

8

A TRUSTED ADVISOR

Buying a home is emotional. I serve as a confidential advisor and fiduciary, helping you keep perspective so emotion never clouds a sound decision.

9

RISK MANAGED

Mistakes in real estate are costly. From offer strategy to contingency timelines, I help you protect your deposit, your position, and your investment.

10

BEYOND THE CLOSING

Our relationship does not end at recording. I remain a resource for market questions, home improvements, referrals, and your next move whenever it comes.

"Experience without ego. Guidance without pressure. A process you will actually understand."

How I Am Compensated

Transparency matters to me, so let's talk about compensation up front. Compass and I are compensated according to the terms of a written Buyer Representation and Broker Compensation Agreement, which we will review together before we begin touring homes.

SELLER-PAID COMPENSATION

Many sellers offer or agree to pay a buyer's broker compensation as a concession within the transaction. In most cases, I will request that the seller cover this compensation as a term of our offer.

BUYER-PAID COMPENSATION

In some transactions, a seller may offer only a portion of the agreed compensation, or none at all. Any portion not covered by a seller concession would be paid by you according to the terms of our agreement. We will discuss this scenario before any offer is written, so you are never surprised.

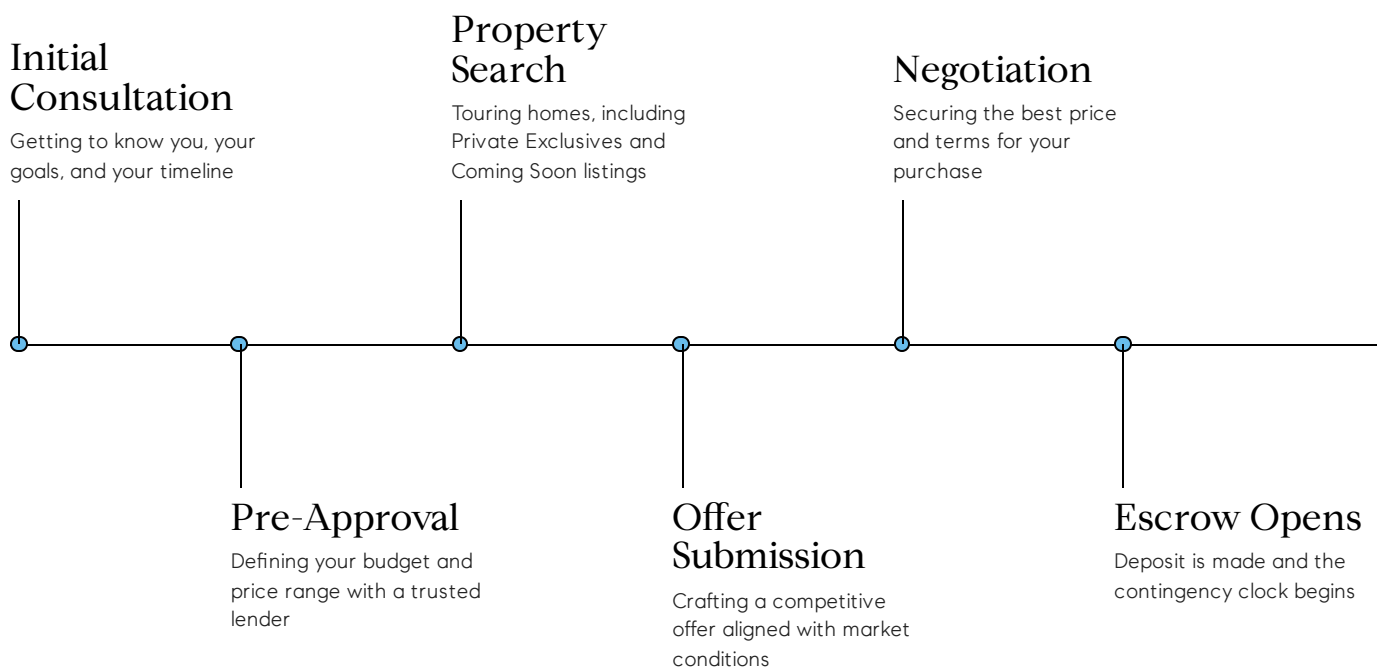
WHAT THIS MEANS FOR YOU

One conversation, one signed agreement, and a clear understanding of how I am paid. From there, my focus is entirely on your outcome.



The Journey of Purchasing a Home

Twelve steps, one clear path. Here is what to expect from our first conversation to the day you receive your keys.



Inspections

Examining the condition of the home and reviewing disclosures

Insurance

Securing homeowner's coverage before closing

Final Walk-Through

Confirming the property's condition prior to closing

Appraisal

Your lender confirms the value of your future home

Loan Approval

Final underwriting and lender commitment

Welcome Home

Documents signed, funds wired, keys in hand



Financial Preparation

Unless you are purchasing with cash, the most important first step is getting pre-approved for a mortgage. Pre-approval tells us exactly what price range to search in, and it signals to sellers that you are a serious, qualified buyer. I can connect you with lenders I trust who understand our coastal market.

PREPARING FOR THE LOAN APPLICATION

1. Every lender will ask for proof of assets and income, employment verification, recent tax returns, and other personal financial documentation. The checklist at the back of this guide will help you gather it.
2. Review all available loan products with your lender to determine which program best fits your situation.
3. Discuss your credit standing and income to confirm you qualify for the loan type you want.
4. If your current profile does not qualify for a specific program, ask about alternatives. There are many non-conventional products designed for unique situations.
5. If you are self-employed, a loan specialist can help you weigh increasing your taxable income to qualify against using a bank statement program at a higher rate.

With these steps complete, your lender can prepare a strong pre-approval letter, and we can begin your search knowing exactly where you stand.

Making an Offer

Once you have found the right property, I will prepare a purchase agreement packaged with your pre-approval letter and proof of funds. Much of the offer is standard, but several areas are where strategy matters most:

PRICE

What you offer depends on the home's condition, time on market, buyer activity, comparable sales, and the seller's level of urgency. I will walk you through each factor.

CONTINGENCY PERIODS

Completing inspections and loan milestones efficiently shows seriousness and increases your odds of acceptance without giving up protection.



"Negotiations are nuanced. The offer, the relationships, and the quality of the preparation all matter. This is where having the right agent counts most."

ALEKS KORFANTY

MOVE-IN DATE

Flexibility on the possession date can make your offer more attractive than a competing one at the same price.

INCLUSIONS & EXCLUSIONS

Sellers often leave major appliances, but which items stay or go is frequently a matter of negotiation. We will be specific.

THE SELLER'S RESPONSE

I present your offer to the listing agent. The seller will then accept, reject, or counter. The counteroffer is by far the most common outcome, and when it arrives we will review every term together, making sure we move forward with your goals in mind and negotiate the best possible price and terms on your behalf.

Life of an Escrow

Once your offer is accepted, escrow opens and the clock begins on your contingencies. Most Orange County escrows run 30 to 45 days. Here is a typical rhythm, though your timeline will be set by the terms we negotiate.

Day 1	Offer accepted. Escrow is officially opened and the contingency clock begins.
Day 2	Contact your insurance agent to begin a homeowner's coverage quote.
Day 3	Initial deposit is due to escrow per the terms of the agreement.
Days 1 to 17	Seller delivers disclosures. Buyer completes inspections and reviews reports and preliminary title.
Days 1 to 21	Loan is in underwriting and the appraisal is completed.
Days 7 to 30 (or 21 to 45)	Contingencies are removed. Seller signs the grant deed and staging is removed, if any.
Final Week	Final walk-through. Buyer signs loan and closing documents and wires closing funds.
Day 30 to 45	Loan funds, the deed records, and escrow closes. Welcome home.

Timelines vary by contract terms and lender. Contingency periods are negotiated in your purchase agreement.

Inspections & Contingencies

There may be several contingencies in your agreement, and I will help you navigate each one. An inspection contingency gives you the right to order further inspections and reports so you fully understand the property before you commit.

It is the buyer's responsibility to schedule desired inspections within the agreed timeline, and I am always there to coordinate, attend, and answer questions. Once you know what you are comfortable with, you may approve the property as is or request credits or repairs, which I will negotiate on your behalf.

I WILL ASSIST WITH

- Recommending and arranging trusted inspectors
- Scheduling and coordinating inspection appointments
- Conducting an Agent Visual Inspection of the property
- Reviewing inspection reports, disclosures, and the preliminary title report with you
- Liaising with your lender as needed
- Facilitating appraiser access and providing comparables
- Offering homeowner's insurance resources and options
- Preparing Requests for Repair or credits, if applicable
- Removing contingencies on schedule to protect your deposit

Protecting Your Investment

FIRE AND HAZARD INSURANCE

Once you are under contract, contact your insurance company right away for a quote. Coverage availability and cost vary significantly across coastal and canyon communities, so starting early matters. You can request a claims history report from the seller as part of the due diligence documents, which shows any claims on the property over the last five years.

FLOOD INSURANCE

Basic homeowner's insurance does not include flood protection. Flood insurance is administered through a federal program and may be purchased as a separate policy. Ask your insurance agent to confirm whether the property sits in a designated flood zone.

TITLE INSURANCE

Title insurance protects you and your lender against losses arising from disputes over ownership of the property. Escrow will coordinate the policy as part of closing.

HOME WARRANTY

Some sellers provide a home protection plan for the buyer. This coverage typically lasts one year on selected systems such as central heating and air, interior plumbing, and built-in appliances. If the home you choose does not include one, you can purchase the coverage yourself. Ask me for details.

Key Terms

A quick reference for the language you will hear throughout the transaction.

Appraisal

An assessment of the property's market value performed by a licensed appraiser for the purpose of obtaining a mortgage.

Assessed Value

The value placed on a property by the county assessor for property tax purposes.

Closing Costs

Expenses incidental to the sale, such as loan fees, appraisal fees, title insurance, and escrow fees.

Contingency

Criteria that must be met, or removed, in order to finalize the sale. Common contingencies include inspection, appraisal, and loan.

Debt-to-Income Ratio

The percentage of your monthly gross income relative to the amount of debt you owe. Lenders use it to determine how much you can borrow.

Earnest Money Deposit

A good faith deposit made with your offer to show you are serious. In California, typically three percent of the purchase price, held by escrow.

Escrow

A neutral third party that holds funds and documents and handles the transfer of money from initial deposit through final funding and closing.

Inspection

A formal review of the property by a licensed professional to identify visible issues. Buyers may add specialized inspections such as sewer, roof, or chimney.

Pre-Qualified

An estimate from a lender of the loan amount you will likely qualify for, based on a general financial picture.

Pre-Approved

Advance approval from a lender for a specific loan amount, based on verified income, assets, and credit.

Preliminary Title Report

A report showing the current ownership of the property and any liens, easements, or restrictions recorded against it.

Private Exclusive

A Compass listing shared privately with Compass agents and their clients before, or instead of, going on the open market.

Recording

The moment the deed is officially recorded with the county, transferring ownership. Recording fees are usually paid by the buyer.

Title Insurance

Insurance protecting the buyer and lender against losses arising from disputes over ownership of the property.

Preparing to Buy

A PERSONAL CHECKLIST FOR PRIORITIZING WHAT MATTERS MOST

In what areas are you interested in living? _____

Are there specific neighborhoods you prefer? _____

What is your price range? _____

Is a homeowners association acceptable to you? ☐ Yes ☐ No

Do you have a lender? ☐ Yes ☐ No Have you been pre-approved? ☐ Yes ☐ No

Do you need to complete an existing lease? ☐ Yes ☐ No Lease end date _____

Do you need to sell your current residence? ☐ Yes ☐ No

If yes, describe your home: _____

What is your timeline for purchasing? _____

Do you prefer: ☐ Single level ☐ Multi-level ☐ No preference

Preferred bedrooms _____ Preferred bathrooms _____

Preferred square footage: ☐ Under 1,000 ☐ 1,000 to 1,500 ☐ 1,501 to 2,000 ☐ 2,001 to 2,500 ☐ 2,501 to 3,000
☐ 3,001 to 3,500 ☐ 3,501 to 4,000 ☐ 4,001+

Important in your new home: ☐ Ocean view ☐ Yard ☐ Pool ☐ New construction ☐ Fireplace ☐ AC ☐ Home office
☐ Children's area ☐ Hardwood floors ☐ Garage ☐ ADU or guest space

Important in your neighborhood: ☐ Walk to beach ☐ Easy commute ☐ Parks and trails ☐ Shopping and restaurants
☐ Freeway or transit ☐ Private schools ☐ Public schools ☐ Gated community

Other things that are important: _____

Mortgage Loan Checklist

GATHER THESE BEFORE YOU MEET WITH YOUR LENDER

CONTRACTS

- ☐ Copy of the sales contract on the purchase of your new home
- ☐ Copy of the sales contract and certified closing statement on the sale of your present home, if applicable

RESIDENCE HISTORY

- ☐ Past 24 months of residence with complete addresses and dates
- ☐ If currently renting, landlord's name and contact information

EMPLOYMENT HISTORY

- ☐ Employers for the past two years with complete addresses and dates
- ☐ W-2 forms for the most recent two years
- ☐ Tax returns with all schedules for the most recent two years
- ☐ If self-employed, year-to-date profit and loss statement and current balance sheet
- ☐ If you have gaps in employment, be prepared to explain

ACCOUNTS

- ☐ Most recent three months of statements for all loans and credit cards with current balances
- ☐ Most recent three months of statements for all bank accounts, brokerages, mutual funds, IRAs, and pensions

CURRENT REAL ESTATE

- ☐ Property addresses with estimated market values
- ☐ Outstanding loan balances with a copy of a recent statement
- ☐ Amount of monthly payment
- ☐ Monthly rental income with copies of rental agreements

PERSONAL PROPERTY

- ☐ Net cash value of your life insurance
- ☐ Year, make, and value of all vehicles
- ☐ Value of furniture and personal property
- ☐ Value of any additional property used to secure the loan

IF APPLICABLE

- ☐ Copy of divorce decree or separation agreement
- ☐ Certificate of Eligibility and DD-214 for VA loans
- ☐ Copy of driver's license and Social Security card for FHA loans

I Look Forward to Working With You

Whether you are upsizing, downsizing, relocating, or investing thoughtfully, I would welcome the opportunity to guide you. Let's start with a conversation.



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SCAN TO CONNECT

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This is not intended to solicit property already listed.