CIN COAST REALTY

THE STRATEGIC HOMEBUYER BRIEF

A five-page field guide to buying with clarity, leverage, and fewer expensive surprises.

The home you choose matters. The price and terms you accept matter just as much.

ABBREVIATED EDITION | SOUTHERN CALIFORNIA

KEEGAN CIN, REALTOR®
DRE 01971604
CinCoastRealty.com

01 | THE PURCHASE, IN SIX DECISIONS

A DISCIPLINED PURCHASE BEGINS BEFORE THE FIRST SHOWING.

1 — POSITION

Define timing, motivation, target markets, non-negotiables, monthly comfort, and the reason this purchase needs to work.

2 — PREPARE

Secure a full preapproval, map cash to close, preserve reserves, and set an absolute ceiling before emotion enters the room.

3 — SEARCH

Filter neighborhoods and properties through lifestyle fit, comparable sales, insurance, HOA, condition, and resale risk.

4 — STRUCTURE

Build price, deposit, financing, contingencies, closing, possession, credits, and inclusions around the property and seller priorities.

5 — INVESTIGATE

Review disclosures, inspections, title, appraisal, loan, insurance, HOA documents, and relevant public records before removing protections.

6 — CLOSE

Complete final verification, confirm funds through trusted channels, record, receive keys, and preserve the transaction file.

CALIFORNIA PROCESS NOTE

Buyers working with a buyer's agent should expect a written buyer-broker agreement before touring. Its scope, duration, exclusivity, and compensation should be clear. Broker fees and commissions are not set by law and are fully negotiable.

Because of this it has become that much more important to evaluate who you choose to work with in this journey.
Your contract and property determine the actual sequence, obligations, and deadlines.

02 | KNOW YOUR NUMBER

KNOW YOUR NUMBER BEFORE YOU FALL IN LOVE

Approval answers what a lender may finance. Strategy answers what you should comfortably own.

CASH TO CLOSE

- Down payment
- Earnest money deposit, credited toward closing
- Lender, appraisal, escrow, title, and recording charges
- General and specialty inspections
- Insurance, prepaid items, and impounds when applicable
- Reserves for repairs, moving, and the first months of ownership

MONTHLY OWNERSHIP

- Principal and interest
- Property taxes and special assessments
- Homeowners insurance
- HOA dues, if any
- Mortgage insurance, if applicable
- Utilities, maintenance, and future capital items

BEFORE YOU OFFER

- [ ] Full preapproval, not a casual prequalification
- [ ] Source of funds documented
- [ ] Insurance availability investigated
- [ ] Comfort range and absolute ceiling established
- [ ] No new debt, job changes, or large transfers without lender review
- [ ] Reserve funds remain after closing

THE RULE

> Build around a payment you can hold through real life, not merely the maximum a lender will approve.

Exact costs vary by loan, property, insurer, contract, and closing date. Confirm figures with the appropriate licensed professionals.

03 | PROTECT YOUR LEVERAGE

A STRONG PURCHASE HAS TWO CONTROLS:

Disciplined offer terms before acceptance and disciplined investigation after acceptance.

OFFER CONTROL

THE SEVEN LEVERS

Price | Deposit | Financing | Contingencies | Appraisal exposure | Closing and possession | Credits and inclusions

THE FIVE-POINT TEST

1 **VALUE**

Adjust the best comparable sales for condition, location, size, lot, view, and utility.

2 **COMPETITION**

Separate verified interest and deadlines from urgency theater.

3 **RISK**

Price the inspection, insurance, title, HOA, financing, and appraisal exposure.

4 **SELLER**

Reduce seller friction without creating uncontrolled exposure for you.

5 **EXIT**

Set the walk-away price and non-negotiable protections before emotion spikes.

ASSET CONTROL

PROPERTY

- [ ] Roof, structure, drainage, moisture, electrical, plumbing, HVAC, and major systems
- [ ] Additions, conversions, permits, work history, and specialty inspections when relevant

OWNERSHIP

- [ ] Title, easements, restrictions, insurance, hazard exposure, taxes, and assessments
- [ ] HOA budget, reserves, insurance, rules, litigation, and special assessments, if applicable

LIVABILITY

- [ ] Traffic, noise, parking, privacy, light, commute, and neighborhood conditions
- [ ] Revisit at a different time of day when the experience could change
- [ ] Evaluate things that may impact selling it later

Before removing contingencies, understand what was reviewed, what remains unknown, and what risk you are accepting. Use qualified professionals for matters outside a real estate broker's expertise.

THIS IS THE EXECUTIVE BRIEF.

THE FULL STRATEGY IS BUILT AROUND YOU.

The public guide gives you the map. A private buyer strategy consultation turns it into a property, financing, and negotiation plan.

YOUR PRIVATE CONSULTATION INCLUDES

- A custom affordability and cash-to-close map using lender-approved figures
- A neighborhood and property-type risk filter
- A search strategy built around your timing and leverage
- An offer framework for the current micro-market
- A due-diligence and vendor plan
- A contract, contingency, and escrow timeline
- The complete 48-page Cin Coast Realty Home Buyer's Guide and client checklists

SCHEDULE YOUR BUYER STRATEGY CONSULTATION

CinCoastRealty.com/contact

310.963.5595
Keegan@CinCoastRealty.com

KEEGAN CIN, REALTOR® | DRE 01971604
CIN COAST REALTY | COLDWELL BANKER REALTY

Southern California coastal representation from San Clemente to Santa Monica.