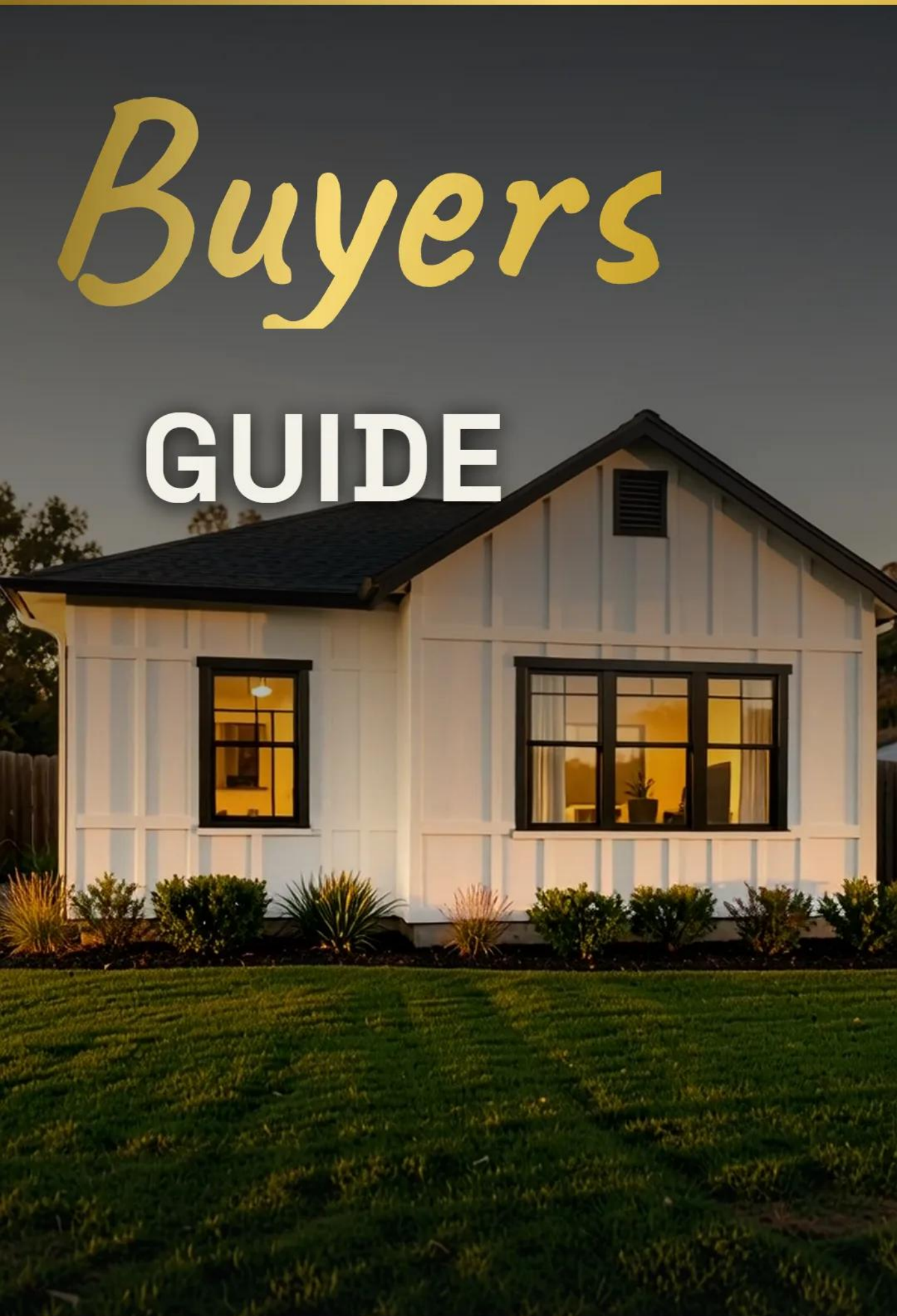
Buyers GUIDE



KELLERWILLIAMS.
REALTY
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@GameChangingProperties

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MEET YOUR AGENT

Welcome to the Changer Zone! Here, we'll craft a game-changing, unique experience to find your dream home. I'm Jacob Kutsch, a straight-shooter and logic-focused real estate expert who will not be outworked. From door knocking to leveraging AI, I've done it all. From buying my first home and forgetting to check if it had a pantry to owning multiple homes and creating detailed checklists of what to look for, I've learned and experienced every step.

My love for travel and perfecting my craft in the digital and tech space has taught me the discipline of patience, the importance of attention to detail, and the thrill when everything comes together perfectly. I firmly believe that life works out the way it should.

While I may be a bit of a risk-taker, my wife keeps me grounded with her priority being a stable home for our family. I understand the emotional significance of a home—it's not just a building; it's the foundation for a lifetime of memories, peace, and joy. The joy I share with my clients on closing day, handing them the keys to their perfect home, is immeasurable.

Let's embark on this game-changing adventure together and find a place you'll love coming back to every day.



559.367.5027

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www.FresnoHouseSearch.com

Fresno, California

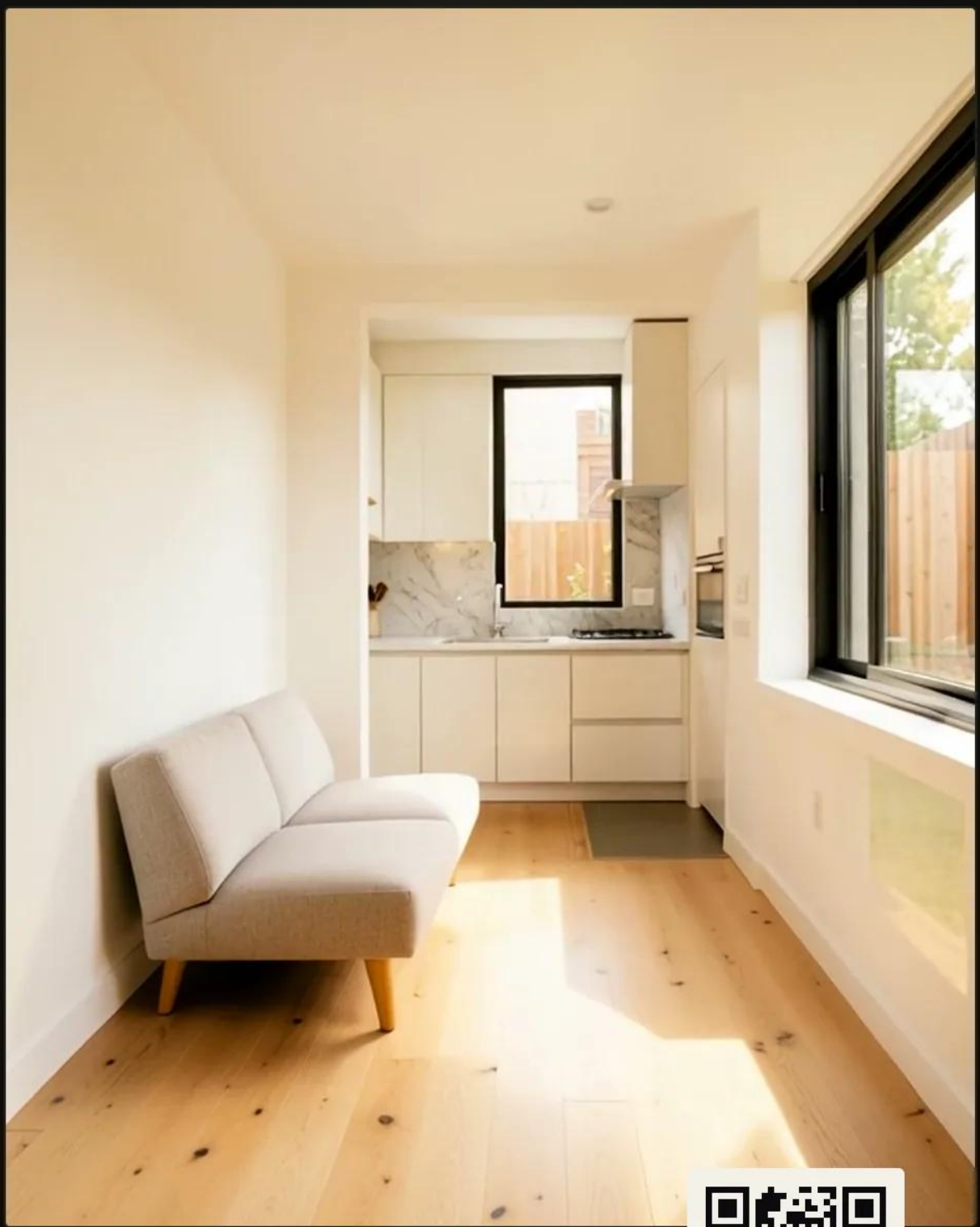
Let's Chat

YOU CAN ALSO FIND ME ON · Facebook · Instagram · YouTube

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LET'S FIND YOUR DREAM HOME!

I will guide you through every step of the way.
"I Have Your Back!"



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THE HOME BUYING PROCESS



Questions at any step?

Call or text Jacob

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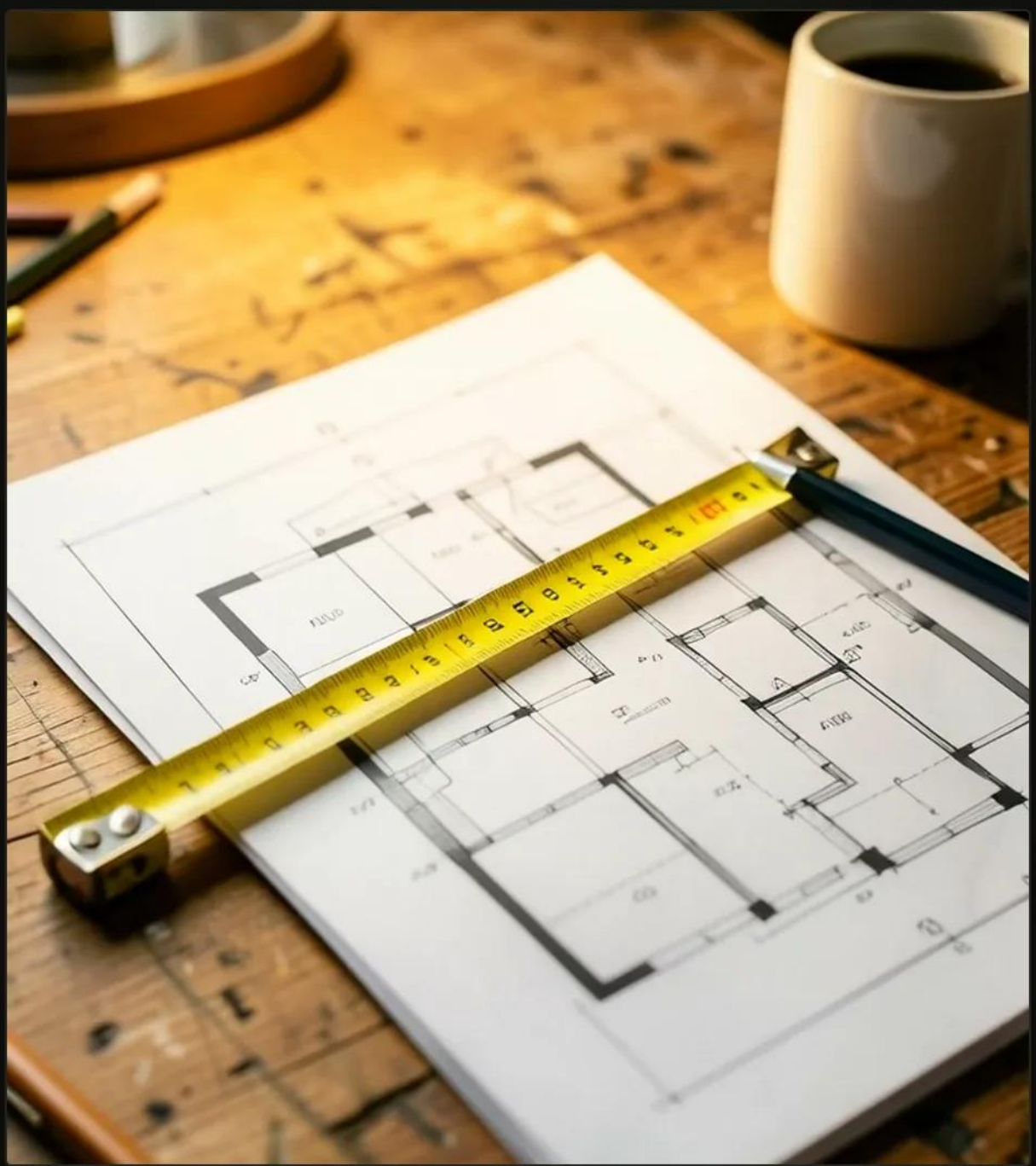
PREPARING TO BUY

Determine HOW MUCH YOU WANT YOUR MORTGAGE TO BE

Save FOR A DOWN PAYMENT

Check DEBT TO INCOME LEVELS

Speak To A Lender FOR A HOME LOAN

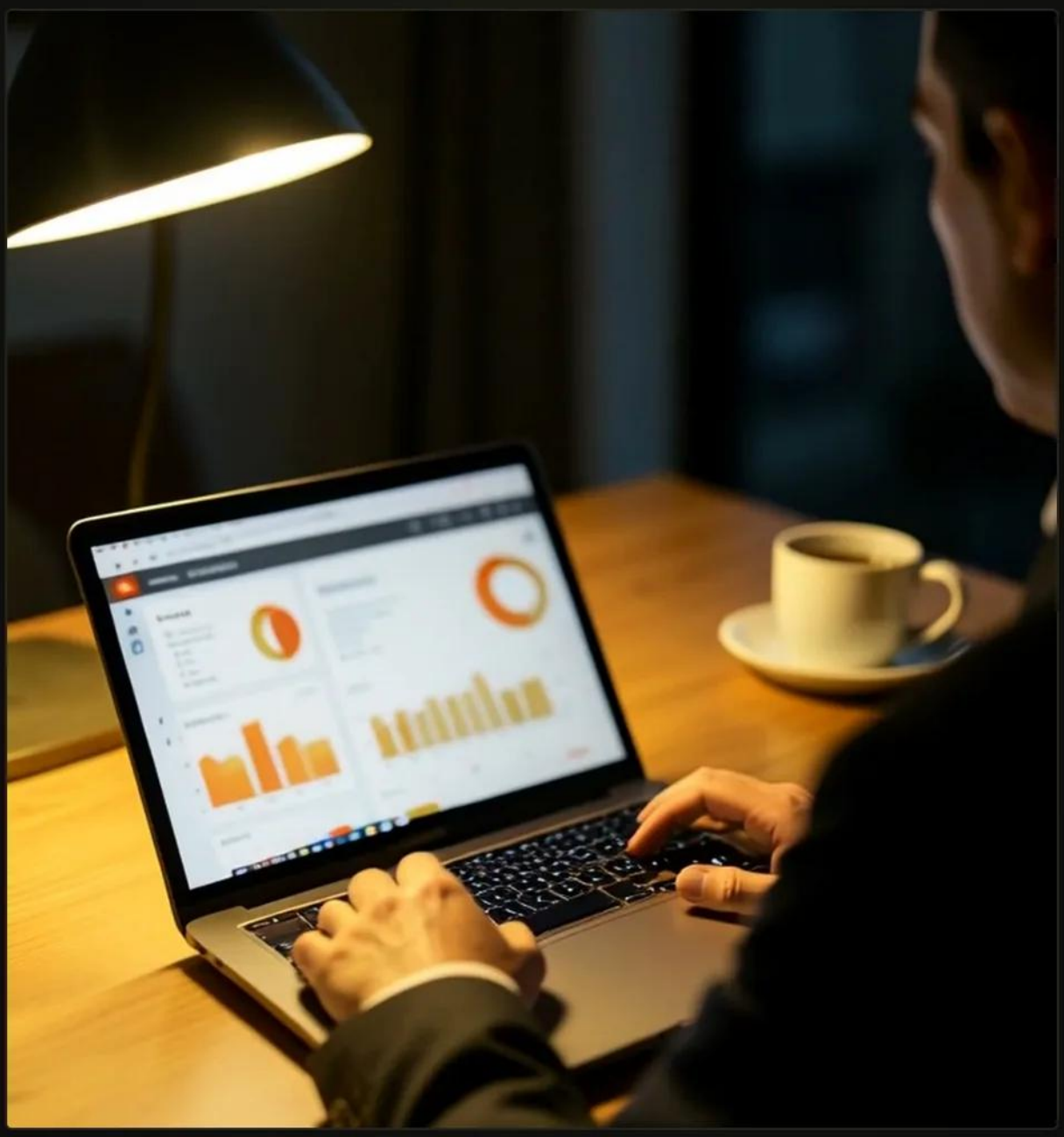


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THIS 1ST STEP... GET PRE-APPROVED!

Trust Us to Have a Game-Changing Time !!

Reach out to a local lender indealy to get your PRE-APPROVAL letter. If you do not know one, reach out and I can provide a list of qualified local experts for your consideration



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PRE-QUALIFIED VS PRE-APPROVED

Know the Difference

PRE-QUALIFIED

To get pre-qualified, a lender might just take your word for it and give your credit score a quick glance, if at all. No paperwork required. This gives you a ballpark idea of what you might qualify for. But when you're ready to make serious moves, you need to get pre-approved. That's when the real game starts.

PRE-APPROVED

To get pre-approved, the lender is going to dive deep into your credit and ask for all your financial documents. This isn't just a casual chat—it's serious business. Before you make an offer on a house, you need to get pre-approved. This shows sellers you're not just window shopping; you've got the backing to make it happen and the lender has already greenlit you for the money you need to close the deal.



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KNOWING WHICH IS THE LOAN FOR YOU?

Conventional Laon

The most common or the bread and butter of home loans, served up by private lenders.

FHA Loan

These loans are built for folks with high debt-to-income ratios and low credit scores, perfect for first-time homebuyers. They're exclusively offered by FHA-approved lenders and backed by the Federal Housing Administration.

VA loan

These loans are tailor-made for veterans, spouses, and reservists. Offered by private lenders, they're backed and guaranteed by the U.S. Department of Veteran Affairs.

USDA Loan

These loans are for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture. USDA loans aim to encourage people to move into rural areas and can be a game-changer for those looking to purchase homes in these locations.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 years	On down payments under 20%	640
FHA	3.5%	15-30 years	for 11 years /life of the loan	580
VA	none	15-30 years	None	620
USDA	none	15-30 years	None	640

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QUESTIONS YOU SHOULD ASK

Interviewing a Lender

WHEN CHOOSING A LENDER — IS ONE OF THE MOST IMPORTANT STEPS YOU CAN TAKE, I MEAN IT TRUELY!

It is very easy to get excited by fancy programs talked about on the news, and while they are great in theory it is very important to speak to a specialist AKA a lender about all your options as many times these programs will not even work in your demographics! On top of that, not all lenders are the same. Rates are normally close to one another, but can vary. The big consideration in my opinion is, the actual loan products available, fee's, and team put in place for your success.

What will my interest and annual percentage rates be?
Why it matters: Knowing your interest rate and APR is crucial because they determine your monthly payments and the total cost of your loan over time.

Which types of home loans do you offer?
Why it matters: Different loans have different benefits. You want to make sure you're choosing the one that best fits your financial situation.

Do I qualify for any special programs or discounts?
Why it matters: There are numerous programs and discounts for first-time buyers, veterans, or those buying in certain areas. These can save you a significant amount of money.

What estimated closing costs can I expect to pay?
Why it matters: Closing costs can be substantial, so you need to know what to budget for to avoid any surprises at the end.

What is your average loan processing time?
Why it matters: A speedy processing time can be critical, especially in competitive markets where timing can make or break a deal.

Can you provide a Loan Estimate for this loan?
Why it matters: A Loan Estimate will break down all the costs associated with your loan, helping you understand what you're getting into financially.

Do you offer rate locks?
Why it matters: Locking in your interest rate protects you from market fluctuations during the loan processing period.

What are the payment options and terms?
Why it matters: Understanding the payment schedule and terms ensures you can meet your financial obligations without strain.

Are there any prepayment penalties?
Why it matters: If you want to pay off your loan early, you don't want to be hit with additional costs for doing so.

How will you communicate with me during the loan process?
Why it matters: Clear, consistent communication is vital to ensure a smooth process and to promptly address any issues or questions that arise.

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HOME LOAN APPLICATION PREP

What you need to determine loan eligibility

WHY DOING THIS FIRST MATTERS?

Getting your docs ready for a lender speeds up the mortgage process and boosts your confidence. Preapproval before house hunting shows sellers you mean business, clarifies your budget, and gives you negotiating power. It spots issues early, shortens your time to close—a big deal for some—and makes the whole journey smoother and more efficient. Be prepared and dominate your home buying game!

DOCUMENT CHECKLIST

INCOME

- ☐ W-2s: Last 2 years.
- ☐ Federal tax returns: last 2 years.
- ☐ Pay Stubs: last 2 months.
- ☐ Any additional income documents such as: pension, retirement, child support, Social Security/disability income award letters, etc.

ASSETS

- ☐ 401(k) / retirement statements.
- ☐ Other assets: IRA statements, stocks, bonds, etc.
- ☐ Bank statements: 2 most recent checking and savings account statements for all accounts.

OTHER

- ☐ Copy of state ID or Drivers License & Social Security Card.
- ☐ Addresses for the last 2 years or more & landlord's contacts if available.
- ☐ Student loan balance sheets: Show current & future payment amounts.
- ☐ Any documents relating to: divorce, bankruptcy, judgements, collections, or pending lawsuits may be needed. Ask your lender.

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FINDING THE PERFECT HOME

What are Game-Changers & What are just wants!

Create a list. As I mentioned, I fumbled with my first house not even realizing in all the excitement that I purchased a home with NO pantry! My wife was not thrilled. This will be your home for awhile, craft a list of Game-Changing MUST haves. Then create a second list for ideal wants that would be a plus, but, not necessarily a deal breaker if it wasn't there.



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YOUR WANTS & NEEDS LIST

Find Your Game Changing Features

When you are looking for the ideal home it is best to prioritize which items are Game-Changers aka the Deal Breakers.

In the absence of perfection, lets focus on the best match for you!

TYPE OF HOME:

CONDITION OF HOME:

FEATURES OF HOME

___ Bedrooms ___ Bathrooms ___ Car Garage Small or Large Yard

Square Footage of home: _____

Desired School District: _____

Desired Neighborhood / Location: _____

GAME CHANGERS	WOULD LIKE TO HAVE
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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HOUSE HUNTING BEST PRACTICES

What has helped past clients

1

INVESTIGATE THE GENERAL AREA

Hop in your car and cruise through the neighborhoods you're eyeing. Check out how well the homes are maintained, the vibe of the area, and how the traffic flows. This boots-on-the-ground approach gives you the real deal.

2

ASK AROUND

Talk to your family, friends, and co-workers to see if they know of any houses for sale in the area you're interested in. They might have the inside scoop on someone looking to sell who hasn't listed their house yet. This can give you a head start before it hits the market.

3

CAN YOU KEEP AN OPEN MIND?

Finding your dream home isn't always a breeze! Have a list of priorities but stay flexible when checking out houses. Keep an open mind—you might find the perfect place where you least expect it.

4

DON'T FORGET TO TAKE PICTURES & NOTES

When you're touring multiple houses, it's easy to forget the details. Snap photos and take notes during each visit. This way, you can compare properties later and remember what stood out in each one.

5

TRUST YOUR INSTINCTS AND BE READY TO MAKE AN OFFER

When you find a home you love, remember others might love it too. Be ready to make a strong offer quickly to increase your chances of snagging that dream home.

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MAKING AN OFFER

When We Have Found The Home!!!

NOW THAT WE HAVE FOUND A HOME YOU ARE INTERESTED IN PURCHASING, IT IS TIME TO PROMPTLY AND STRATIGICALLY WRITE A GAME-CHANGING OFFER.

There are many factors to consider that may make your offer stand out above the rest:

IF YOU WANT A COMPETITIVE OFFER

We can help you determine a reasonable or competitive offer based on the following:

- Comparable properties that recently sold nearby (CMA)
- Current news & market conditions
- Current days on market for the subject home
- Dialouge with the listing agent to determine key goals of the seller which are not always price & demand, if there are more offers on the property in consideration than just ours.

USING A LOAN VS CASH

If a seller is emphasizing timeline to close, this may be a great time to offer cash if available. Cash transactions typically close much faster (5-14 days depending on title) vs Loans (Typical average 20-30 days). They can be more appealing to sellers as they have less chance of issues arrising.

ADD A PERSONAL TOUCH

In some states letters may not always be presented or allowed to be given to the sellers, but, if they are you may consider writing a letter to present with your offer letting the sellers know what you love about their home. adding a personal touch like this can give you an advantage over others sometimes by standing out in the sellers mind.

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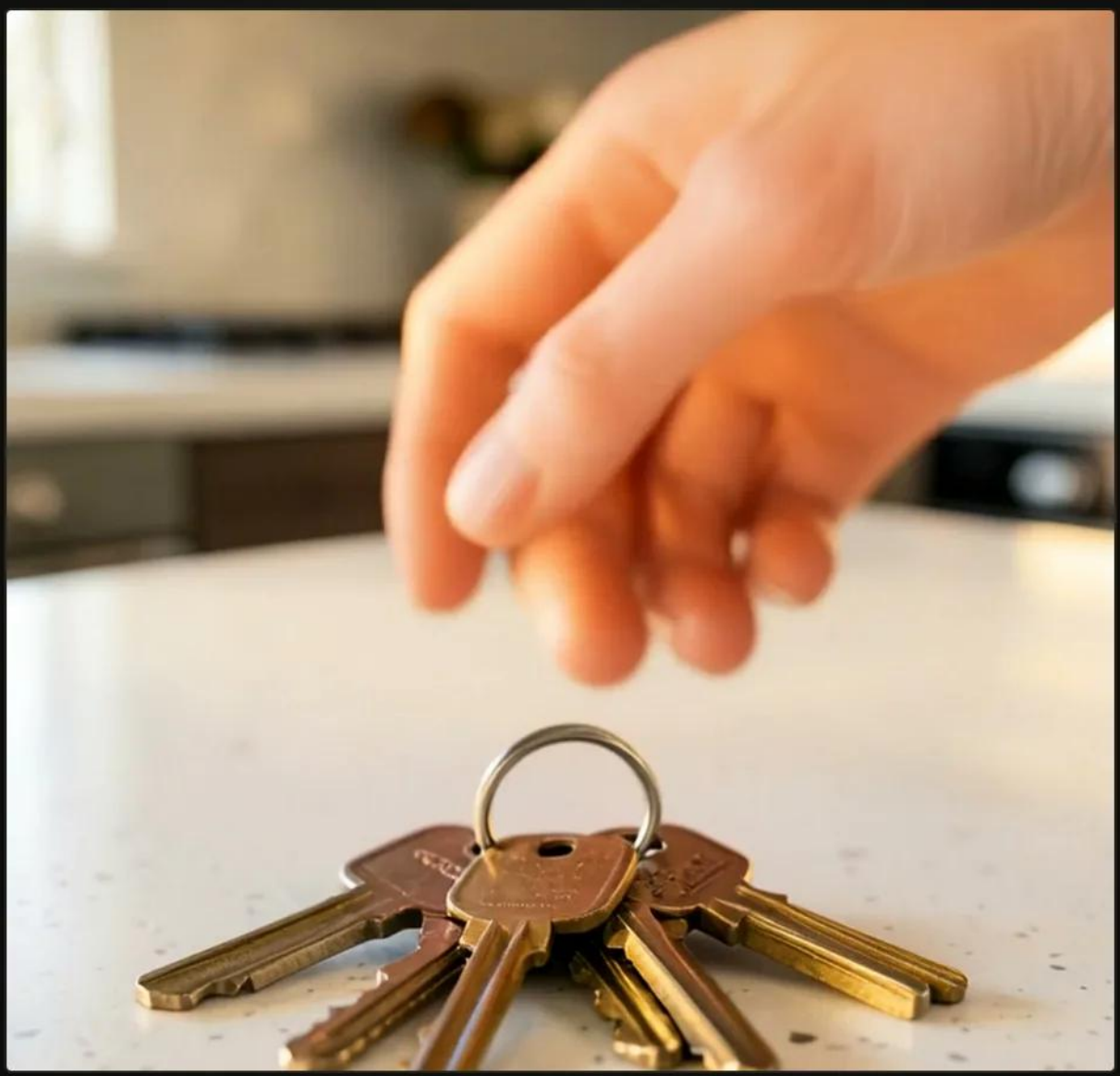
NEGOTIATIONS

Sellers Can Accept, Decline, or Counter The Offer

After our offer is sent what happens:

- Congratulations, your offer is acceped!
- Your offer has been declined
- Your offer has been issued a counter offer

Each of these scenarios has a unique set of responses we can provide in order to pivot. I am lean on me for a detailed explanation, I have your back.,



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CONTRACT ACCEPTED & ESCROW OPENED

Now that you and the seller

Have agreed on terms and signed the sales agreement ((RPA), the house is officially under contract and in escrow. Here's what happens next:

DEPOSIT / WIRE YOUR (EMD) INTO YOUR ESCROW ACCOUNT

Have agreed on terms and signed the sales agreement ((RPA), the house is officially under contract and in escrow. Here's what happens next:

SCHEDULE YOUR INSPECTIONS AND ORDER APPRAISAL

Home inspections are optional but highly recommended to ensure the home is in the condition it appears to be. Typically, inspections are completed within 10-14 days after signing the sales agreement. This step can help you avoid unexpected repairs and gives you peace of mind about your purchase. Your lender will require an appraisal to confirm that the home is worth the loan amount. The appraisal considers similar property values, the home's age, location, size, and condition to determine its current value. This step ensures the property is valued accurately for the loan.

REQUESTS FOR REPAIRS

The home inspection will reveal any dangerous or costly defects in the property. You can then decide to back out of the deal, ask the seller to make repairs, or negotiate a lower price and handle the repairs yourself. This step ensures you're fully aware of the home's condition before finalizing the purchase.

COMPLETE YOUR MORTGAGE LOAN PROCESS

Once you've agreed on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't already. Be prepared to provide any additional documentation your lender requests to complete the process. This step ensures everything is in order for a smooth closing.

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WHAT NOT TO DO

I'm Serious... Don't Do It

WHEN YOU ARE ACTIVELY LOOKING AT HOMES OR UNDER CONTRACT

It is of the utmost importance that you DO NOT do any of the following until after the home purchase has completely come to a close and been recorded with the County.

- ✕ **CHANGE JOBS**
- ✕ **OPEN ANY LINES OF CREDIT**
- ✕ **CO-SIGN ON ANY PURCHASES WITH FAMILY OR FRIENDS**
- ✕ **MOVE MONEY AROUND IN YOUR ACCOUNTS**
- ✕ **MISS YOUR BILL PAYMENTS**
- ✕ **BUY OR LEASE A CAR**
- ✕ **FINANCE APPLIANCES OR FURNATURE FOR YOUR NEW HOME**
- ✕ **MAKE ANY MAJOR PURCHASES**

Any changes to your financial situation could jeopardize your loan approval. It's standard for lenders to perform a final credit check before closing. This ensures your financial status hasn't changed significantly since your initial application.

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FINAL WALK THROUGH STEPS

INSURANCE

Most lenders require both homeowner's insurance and title insurance. It's a good idea to speak with your insurance agent, as they sometimes offer promos, discounts, or rebates. Additionally, lenders will do a final credit check before closing to ensure your financial status hasn't changed, in some markets your financial status is checked at the begining and before the end of the process, so don't do anything drastic at the end. See the following pages for more detailed information on each of these insurance types.

CLOSING DISCLOSURE "CD'S"

At least 3 days before closing, lenders must provide you with a Closing Disclosure detailing your final loan terms and closing costs. Typically, closing costs for the buyer range from 2-5% of the purchase price and can include lender fees, lender's title insurance, and HOA dues if applicable. Review these carefully, and remember to speak with your insurance agent as they might offer promos, discounts, or rebates on homeowner's insurance.

FINAL WALK THROUGH

Within 1-5 days before closing, we'll do a final walk-through of the home. This crucial step ensures no damage has occurred since the inspection, all agreed-upon repairs are completed, and everything in the purchase agreement is still in place. This final check lets you verify that the property is in the expected condition before signing the final paperwork.



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HOMEOWNERS INSURANCE

WHY IS HOMEOWNER'S INSURANCE NECESSARY?

Homeowner's insurance protects your home and possessions against damage and theft, and lenders require it before finalizing your loan. Policies vary and are fully customizable, so it's smart to get quotes from multiple companies to compare prices, coverage, and limits.

WHAT DOES THIS INSURANCE INCLUDE?

Homeowner's insurance typically covers damage and destruction to both the interior and exterior of your home from events like fire, hurricanes, lightning, or vandalism. It also covers the loss or theft of personal possessions and provides personal liability protection if someone is injured on your property. It's always recommended to review the exact coverage details with your insurance agent to ensure clarity and understand what your policy includes and excludes.

WHAT ISN'T COVERED?

Most policies do not cover damage from floods, (Forest Fire depending on area) or earthquakes, so you may need to purchase additional coverage for these types of events. Always check with your insurance agent to understand what your policy includes and excludes.

WHAT DETERMINES POLICY RATES?

Rates are primarily determined by the insurer's assessment of the risk that you'll file a claim. This risk is evaluated based on your personal claims history, the frequency and severity of claims, the past history of claims on the home, neighborhood statistics, and the condition of the home.

HOW YOU MAY QUALIFY FOR DISCOUNTS

Many insurance companies dish out discounts to seniors and customers with multiple policies like auto or health insurance. Installing security systems, smoke alarms, and carbon monoxide detectors can also cut down your annual premiums. When you're shopping for quotes, always ask each company about their discount options and cost-saving strategies. Leverage every opportunity to keep more money in your pocket.

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TITLE INSURANCE

WHAT IS IT?

Title insurance protects both the lender and the homeowner from financial loss due to claims against the legal ownership of a home. It ensures that the property's title is clear and that there are no hidden liens or disputes that could affect ownership.

HOW DOES TITLE INSURANCE WORK?

Alright, here's the deal. There are two types of title insurance: one for lenders and one for homeowners. Lender's title insurance is a must-have for lenders but guess what? It doesn't cover you. To protect yourself from claims against your home or getting stuck with unpaid property taxes from previous owners, you need a separate homeowner's title insurance policy. This way, you're covered against any legal disputes or financial surprises related to the property's title. Don't skip this—it's all about securing your investment and peace of mind.

IS A TITLE SEARCH ENOUGH?

Here's the deal: most lenders require a title search to catch any obvious issues, but it's not bulletproof. Title insurance is your backup plan. If something gets missed during the search and legal issues pop up, title insurance has you covered. Don't just rely on the title search—make sure you have that insurance to protect your investment.

HOW MUCH DOES TITLE INSURANCE COST?

Here's the lowdown: title insurance is a one-time fee you pay at closing, usually ranging from $500 to $3,500. The cost varies based on your state, the insurance provider, and the home's purchase price. Some companies might cut you a deal if you bundle the lender's and owner's policies. Typically, the buyer picks up the tab for the lender's policy, while the seller covers the owner's policy. This small investment gives you peace of mind and shields you from potential title issues down the road.

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CLEARED TO CLOSE

Our Final Step, "Honey I'm Home"

Here's how it wraps up: Close to the day of closing, both parties sit down and sign all the necessary documents. Funds are then dispersed, making everything official. The county records the sale, and boom—property ownership is formally transferred from the seller to the buyer. You walk away with the keys, and the house is yours. This is the moment where all the hard work pays off, and you finally get to take ownership of your new home.



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CLOSING DAY

Congratulations - You Are Officially A Game-Changer

In California, it's common for the signing of the final paperwork and the transfer of funds to occur a day or two before the actual recording of the sale with the county and the disbursement of funds. Here's how it goes down:

- Signing Day: This is where both parties sit down and sign all the necessary documents—mortgage, deed, disclosures, the whole nine yards. You'll also hand over the remaining down payment and closing costs via cashier's check or wire transfer. *TIP* Items to bring to closing with you if applicable: Government issued ID, Homeowner's Insurance Certificate, & Certified Funds or Cashiers Check
- Escrow Company Processing: After signing, the escrow company steps in to review all documents, making sure everything's executed perfectly. They also verify that all funds have been received.
- County Recording: Next, the escrow company submits the deed to the county recorder's office. This usually happens the next business day. Once the deed is recorded, ownership officially transfers from the seller to you.
- Disbursement of Funds: With the sale recorded, the escrow company disburses the funds to everyone who's owed—seller, real estate agents, and anyone else on the list.
- Possession of the Property: Finally, once the deed is recorded and funds are disbursed, you get the keys to your new home. This is when it all pays off, and you take ownership of your new investment.

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SUCCESS STORIES

5.0 ★★★★★

Jacob is the most thorough realtor you will ever meet. He made buying a house so much easier for my mom and me. His prompt service and support was invaluable.

Andrea Brown

5.0 ★★★★★

Jacob Kutsch 100% found our dream home! He was very knowledgeable, patient, and determined through the process. I'm not so sure we would have found this house without him. We were feeling really discouraged by the market but he kept us on track. I highly recommend him if you are looking for someone who truly wants you to find a house you love. Thanks for everything 10/10!

Brenda Pen

5.0 ★★★★★

Jacob is your person if you are looking to buy a home. He has a great personality, very easy to talk to and just be around with. He is attentive to detail, dedicated to his work, and quick to answer any question that may arise. Now, I know the process of buying a home is stressful, but Jacob eased the way. Thank you Jacob.

Nataly Sandoval

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BONUS RESOURCES

Congratulations, if you have made it to the end of this book there should be no reason why we have not helped you become a home owner yet, but, I believe in over delivering on resources and knowledge. So, if you want even more value and tools to help you along the way scan the QR code below for FREE calculators on mortgages, down payments, home searches, and much more!



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LET'S FIND YOUR HOME

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