



YOUR FIRST

# HOME BLUEPRINT

A STEP-BY-STEP GUIDE TO  
NAVIGATING YOUR FIRST HOME  
PURCHASE WITH CONFIDENCE

*Helping SoCal First Time Home  
Buyers & Sellers*

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DRE#01891186  
[Link to book a consultation](#)*



# Welcome!



Buying your first home can feel overwhelming, but with the right preparation, it's a smooth ride.

This guide will walk you through each step—from setting a budget to moving into your new home—so you'll save time, save money, and avoid unnecessary stress along the way.

Let's get started!

- Michelle



Hi, I'm Michelle Esquivel, a Broker Associate with over 14 years of experience helping first-time homebuyers and sellers save money, avoid delays, and enjoy a smooth, stress-free journey to achieving their real estate goals.

I specialize in working with young professionals and families throughout Southern California, making sure they feel empowered and confident through every step of the process. My mission is simple: I want to help you build wealth through homeownership while making the experience as seamless as possible. Whether you're navigating the competitive home-buying market for the first time or preparing to sell and get top dollar, I'll be your guide every step of the way.

### **Certifications & Expertise:**

- Accredited Buyer's Representative (ABR®)
- Certified Relocation Specialist
- C.A.R Certified Probate & Trust Specialist
- N.A.R Certified Real Estate Investing Specialist
- N.A.R Certified Foreclosure & Short Sale Specialist
- Mentor to New Realtors

With these advanced certifications and years of experience, I bring a wealth of knowledge to support you at every stage—whether you're buying, selling, relocating, or investing. I also mentor new Realtors, ensuring that the next generation of real estate professionals is well-prepared to serve clients with care and integrity.

I'm continually sharpening my skills through programs like Emotional Intelligence Negotiation Coaching, so you'll always have the best strategies working in your favor. My collaborative, client-first approach ensures that you'll stay two steps ahead with a clear, organized plan designed to save time and eliminate stress.

With me, you'll always know two things:

- 1 You'll have a well-organized plan to keep everything smooth and stress-free.
- 2 You'll receive expert advice that helps you save money while achieving your real estate goals.

## My Core Values

### **Freedom**

Homeownership provides the ultimate security in shelter, financial freedom and allows for creative expression. When working with Michelle, there is never any pressure. Her leadership is centered around educating and informing clients. Giving people the freedom to do real estate on their terms is her core value.

### **Growth**

Personal Development both personally and professionally is Michelle's passion. She encourages clients to grow their real estate portfolio which creates abundance and leads to financial freedom. Michelle's core value is growth, she is always growing so she can bring new skills, systems and technologies to you.

### **Honesty**

"You can't, shouldn't do business with people who you don't trust". Honesty is at the core of Michelle's values. Laying out all the information and working as a team also gives the client and Michelle an opportunity to identify issues. Working as a team to pivot and make a new plan that leads to a better outcome.

# What Clients Are Saying

Michelle Esquivel, REALTOR® | Helping 1st Time Home Buyers & Sellers SAVE MONEY

[Get more reviews](#)

515 S Myrtle Ave Suite B, Monrovia, CA

5.0 ★★★★★ 16 reviews



**Palomita Andrade**  
12 reviews · 3 photos

★★★★★ 3 days ago **NEW**

I used Michelle for both the purchase and listing of the same house for sale. For this review I will focus on our latest transaction; the listing. Here are a few of the details of working with Michelle that I found should be a must when choosing a realtor:

- Availability : Michelle, was always available to address any concerns or questions.
  - Detail oriented and thorough: Michelle made a whole video specific to my home and the market that we would have. She was detailed in her video and explained in detail all the steps we should take in addition to meeting with me and setting up a reasonable time line that met my needs. The detail she took to make my home presentable and the open house successful set the tone for success.
  - translation of the realtor lingo: the translation to easy to understand terms was necessary as often there are terms that aren't as easy to understand. She explained with easy to understand terms and gave background of why some items were necessary or not.
  - her package deals: the package deals that can be compared side by side made my choice easier and as a customer you will be provided with specifics on what will be provided for you.
- I wish I had the room to type more, but in summary there are multiple reasons why I chose to work with Michelle, she is easy to work with, dependable, reliable, and most importantly, trustworthy. I was very fortunate to have crossed paths with her and work along side on both the purchase and listing of my home. If the opportunity comes by again I will choose her again. I recommend her if you are looking for a realtor.

**SEE ALL MY GOOGLE REVIEWS**



# 01

# Prepare Your Finances

## Start Strong, Stress-Free

### **Check Your Credit Score:**

Get ahead by checking your credit early. A strong score saves you money with better mortgage rates. I recommend getting your free report and credit score at [Experian.com](https://www.experian.com)

**Pro Tip:** Use a free credit monitoring tool to avoid surprises.

### **Save for Down Payment & Closing Costs:**

Plan for down payments (3%-20%) and closing costs (2%-5%). Explore down payment assistance programs if you qualify. Check out this [Down Payment Resource Directory](#)

### **Get Pre-Approved:**

Pre-approval speeds up your home search and makes your offer stronger. Get pre-approved early to avoid delays when the perfect home appears.

**Pro Tip:** Ask me for top tier lender recommendations [michelle@michellehomesellingteam.com](mailto:michelle@michellehomesellingteam.com)



# 02

## Set Your Search Criteria

### Save Time by Staying Focused

#### **Define Needs vs. Wants:**

Make a list of must-haves vs. nice-to-haves to focus your search.

**On the next pages** there is more info about this topic and a worksheet that can help you organize your thoughts.

#### **Use Online Tools:**

I'll provide resources like market insights and listings to help you compare homes easily.

**Save Time Tip:** Use my personalized search alerts so you only see homes that fit your criteria.

Here's the [link to the website](#) to search homes and save the search or searches.



# 03

## Consider Wants & Needs

### Get clear on non-negotiables

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home. Needs are the non-negotiable. Wants are the ones you'd like to have, but you can add or change down the road. *Remember you can't change the lot, the location, or the price you paid.*

#### NEEDS MIGHT LOOK LIKE

- ✓ Enough bedrooms for your family
- ✓ First floor master bedroom
- ✓ Close proximity to work or school
- ✓ Yard for children or pets

#### WANTS MIGHT LOOK LIKE

- ✓ Specific paint or exterior color
- ✓ Fenced-in backyard
- ✓ Specific flooring
- ✓ Walk-in shower or double vanity



# Home Search Worksheet

What area(s) are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What are the top 5 most important things in your future home?

What is a non-negotiable feature or aspect needed your future home?

Anything else we should keep in mind during our search?



# 04

## The Home Search Process

### Finding “the one”

Now that you’ve got your wants vs. needs list in hand, the fun really begins! It’s time to start looking at listings online and choosing which houses to see in person. Keep this in mind:

**Use the search filters, but don’t go crazy.** You don’t want to restrict your search so tightly that you only have a handful of homes to view.

**Add \$25k-\$50k to your max price.** There is sometimes wiggle room with negotiations.

**Check out the Google street view.** Online pictures can be deceiving so a virtual ‘walk down the street’ will give you a sense of the house and surrounding area.

**Jot down the MLS number & address.** Send your list to me and I will call the listing agents to gather pertinent info.

**The house is “pending”... now what?** Don’t panic! Pending contracts do fall through occasionally, so keep it on your list.

**Look for some time in your calendar** to tour the homes on your shortlist. Hold more time than you think you’ll need.



# 05

## Partner with the Right Realtor

### Save Money and Time with Expert Guidance

Choosing the right Realtor is one of the most important steps in your journey, and with over 14 years of experience, I'm here to make sure you don't leave money on the table or waste valuable time. My goal is to streamline every step so that you move through the process quickly and confidently—without the stress or delays that can derail your plans.

**Here's how partnering with me helps save you time, money, and avoid costly delays:**

- **Efficient Home Search:** I know how overwhelming it can be to sift through endless listings, which is why I provide personalized search alerts that match exactly what you're looking for. No more time wasted on homes that don't fit your criteria or budget. I'll also guide you toward up-and-coming neighborhoods where you can get more value for your investment.
- **Negotiation Strategies to Save Money:** My advanced certifications, including Advanced Negotiation Techniques, Accredited Buyer's Representative (ABR®) and N.A.R Certified Real Estate Investing Specialist, mean that I'm equipped with proven negotiation strategies to get you the best deal possible. I know how to structure offers that are competitive without overpaying and use creative solutions like closing cost credits to keep more money in your pocket.
- **Anticipating and Avoiding Delays:** With complex processes like escrow, inspections, and financing, delays can creep in if not handled carefully. My expertise ensures that all paperwork is submitted accurately and on time, preventing hold-ups that could cause stress or even jeopardize a deal. I also maintain strong communication with lenders, inspectors, and escrow officers, so that everything stays on schedule.
- **Problem-Solving Before It's Too Late:** Whether it's identifying potential red flags during an inspection or navigating loan approval issues, I proactively address challenges before they become roadblocks. You'll stay two steps ahead, knowing I've already thought through solutions to keep things moving smoothly.
- **Guidance for First-Time Buyers and Sellers:** For first-timers, the real estate process can be overwhelming. I break down every step in clear, simple terms so you always know what's next. This ensures that you'll feel empowered and won't experience the typical confusion or stress many buyers and sellers face.

# 06

# Touring Homes & Making Offers

## Reduce Stress by Being Prepared

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. Below are a few things to keep in mind.

### What to Look for in a Home:

Focus on layout, location, and potential red flags. Example: Look for signs of foundation issues or roof problems to avoid future stress.

### Making Competitive Offers:

I'll help structure offers to save money while staying competitive.

**Pro Tip:** Include contingencies that protect your interests without slowing down the process.



# Showing Checklist

<b>ADDRESS</b>	<b>EXTERIOR RATING (1-10)</b>	<b>INTERIOR RATING (1-10)</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>LIST 3 PROS OF THE HOME:</b>	<b>LIST 3 CONS OF THE HOME:</b>	
<input type="text"/>	<input type="text"/>	
<b>TOOK VIDEOS / PHOTOS</b>	<b>INITIAL REACTION (CIRCLE)</b>	
<input type="checkbox"/> YES <input type="checkbox"/> NO	NO    MAYBE    VERY INTERESTED    IT'S THE ONE!	

<b>ADDRESS</b>	<b>EXTERIOR RATING (1-10)</b>	<b>INTERIOR RATING (1-10)</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>LIST 3 PROS OF THE HOME:</b>	<b>LIST 3 CONS OF THE HOME:</b>	
<input type="text"/>	<input type="text"/>	
<b>TOOK VIDEOS / PHOTOS</b>	<b>INITIAL REACTION (CIRCLE)</b>	
<input type="checkbox"/> YES <input type="checkbox"/> NO	NO    MAYBE    VERY INTERESTED    IT'S THE ONE!	

# 07

## Writing Your Offer

### Let's make it stand out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that truly stands out. Below are my tried and tested recommendations.

**Include a pre-approval letter** that shows that you're serious, qualified, and ready to purchase.

**Lean on a trusted Realtor** who can help you compose an offer that gives you every advantage in landing the home!

**Put your best foot—and price—forward.** You may only get one shot, so make it count. Lean on your Realtor and use comps as a guide.

**Use a friendly tone.**

Let the sellers know you want their home—and that you'll be easy to work with all the way to closing.

**Propose to close quickly.**

If it's a vacant home. If you need to sell your current home before purchasing, disclose it here.



**I HAVE A SECRET NEGOTIATING TOOL** to better your chances of getting your offer accepted. I've helped many people get the home they want without their max price!!



# 08

# Escrow & Closing

## Keep It Smooth and Stress-Free - Understanding Escrow



### What is Escrow?

Escrow is a neutral, third-party process that protects both the buyer and the seller during a real estate transaction by holding money, documents, and other assets until certain conditions are met. Think of escrow as a safe holding zone—neither party gets their money or property until everything agreed upon is fulfilled.

### Here's a simple example:

When a buyer and seller agree on a home sale, the buyer usually deposits earnest money (a good faith deposit) into an escrow account. This money stays with the escrow company until all conditions—like inspections, appraisals, and loan approval—are met. Once everything is in order, the escrow company releases the money to the seller and transfers ownership of the home to the buyer.

### Why Does Escrow Matter?

1. **Protects Both Buyer and Seller:**
  - a. Escrow ensures that no one receives money or ownership until all agreed-upon terms are met, keeping both sides safe.
2. **Holds Funds Safely:**
  - a. Earnest money, down payments, and other funds stay secure with the escrow company during the transaction.
3. **Keeps the Process Transparent:**
  - a. The escrow officer tracks all documents and requirements, so nothing is missed, helping both parties avoid delays.
4. **Ensures Smooth Closing:**
  - a. Once all conditions are satisfied—like loan approval and a clean home inspection—escrow releases the funds, making the transfer of ownership official.

### How I Make Escrow Stress-Free

Escrow can feel a little complicated, but that's where I come in! I'll make sure you stay informed every step of the way and coordinate with lenders, escrow officers, and other parties to avoid delays. My goal is to keep the process smooth, organized, and stress-free so that you can focus on your new home, not the paperwork.

# 08

## Escrow & Closing

### Keep It Smooth and Stress-Free

Escrow's take about 15-45 days or more depending on the loan your obtaining and/or the terms or your contract. Here's what the process looks like:

**Provide an Earnest Money Deposit** – This is a good faith deposit to show your commitment to buying the property. This deposit is typically held in an escrow account until the closing.

**Schedule Home Inspection** – Depending on the results, you may negotiate with the seller for repairs or credits. Schedule this ASAP!

**Order Appraisal** – Your lender will initiate this. If the appraisal is lower than the agreed-upon price, negotiations or additional funds may be required.

**Finalize the Loan** – You'll provide documents and go through underwriting with your lender.

**Title Search** – A title company will conduct a title search to ensure there are no liens or legal issues with the property's ownership.

**Final walk-through** – Shortly before the closing date, you'll have the opportunity to do a final walk-through of the property to ensure it's in the agreed-upon condition.



# Under Contract Checklist

## Send Escrow Deposit

Escrow deposit amount: \_\_\_\_\_

Escrow deposit recipient: \_\_\_\_\_

*Be very careful when wiring funds.  
Never trust wiring instructions sent via email.*

## Begin Loan Application

Start your loan application within 5 days from the executed contract date.

*During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards, as any of these activities could alter your qualifications.*

## Schedule Inspections

The last day to renegotiate or cancel the contract due to issues revealed by the inspections is: \_\_\_\_\_

## Obtain Home Insurance

Contact insurance companies for quotes before the end of the inspection period.

# Important Dates

EXECUTED CONTRACT DATE

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY

HOME  
ADDRESS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TITLE  
COMPANY

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PURCHASE  
PRICE

\_\_\_\_\_

ESCROW  
DEPOSIT

\_\_\_\_\_



# 09

## Inspections & Insurance

### Make sure you're covered

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection.

**What is the "inspection period"?** Inspection periods typically last 7 to 30 days. If the results of the report reveal any issues, you may ask the seller to cover the costs or reduce the sale price.

**The home seems fine, do I really need a home inspection?** The home may appear to be in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances.

**When should I schedule the inspection?** Schedule your inspections immediately after your initial offer is accepted. If we need to negotiate any repairs we can before the inspection period ends.

**What about home insurance?** Once you have a signed contract, start looking for insurance providers. Your lender will typically require evidence of insurance coverage before they approve your mortgage.



# Pre-Closing Checklist

## BRAVO! HERE'S WHAT YOU'VE COMPLETED SO FAR:

- X Under contract
- X Inspections
- X Obtain home insurance

## THE CLOSING TABLE IS NEAR! HERE'S WHAT'S NEXT:

### Order Appraisal

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once problems are resolved from inspection, the lender will order an appraisal and paid for by you. The appraisal verifies the value of the property for the lender and to protect you from overpaying.

*The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back low, it's back to negotiations!*

### Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, your lender will be finalizing the loan.

### Negotiate Repairs If Needed

A home inspection can uncover issues that were not visible during the initial walkthrough. These findings give buyers an opportunity to negotiate repairs or request financial compensation. As your Realtor, I will help you navigate these negotiations to protect your investment, save money, and keep the timeline on track.

# TIP

It is very important not to make any major job changes, purchases, or open new credit cards, as any of these activities could alter your qualifications for a loan.

### Title Search

The title company will conduct a title search to ensure the property is legitimate and that there are no outstanding mortgage liens, judgments, easements, leases, unpaid taxes, or other restrictions that would impact your ownership.

Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

### Clear to Close

The magic words! This phrase means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

# 10

## It's Closing Time!

Alexa: play 'My House' by Flo Rida

You've received the magic phrase "clear-to-close" and we've scheduled our closing day. Here's what to expect from the closing process:

**First, schedule the final walk-through** to confirm the seller made the repairs that were agreed upon. The walk through also ensures no new problems have occurred while under contract. We will typically schedule the walk through right before closing.

**What happens at closing day?** Sign all necessary documents, pay remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

**What should I bring?** A photo ID and a cashier's check to pay any closing costs. Your agent will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

**Funding and Recording** - Once all documents are signed and funds are transferred, the transaction is recorded with the county or local municipality. This officially transfers ownership from the seller to you.

**Get a hold of those keys and celebrate!**  
We made it to the finish line!



**BONUS**

# Moving Checklist

Make a seamless and stress-free  
move with the help of this checklist.

**4-6 WEEKS BEFORE MOVING**

- |  |  |
|--|--|
| <input type="checkbox"/> Declutter, discard & donate                               | <input type="checkbox"/> Choose a mover and sign contract                                |
| <input type="checkbox"/> Collect quotes from moving companies                      | <input type="checkbox"/> Create a file of moving-related papers and receipts             |
| <input type="checkbox"/> Locate schools, healthcare providers in your new location | <input type="checkbox"/> Contact homeowner's insurance agent about coverage for moving   |
| <input type="checkbox"/> Secure off-site storage if needed                         | <input type="checkbox"/> Contact insurance companies to arrange for coverage in new home |

**3-4 WEEKS BEFORE MOVING**

Notify the following about your change of address:

- Banks + Post Office
- Credit Card Companies
- Insurance Companies

Notify utility companies of date to discontinue or transfer service

- |                                   |                                   |
|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Electric | <input type="checkbox"/> Gas      |
| <input type="checkbox"/> Water    | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Trash    | <input type="checkbox"/> TV       |

**2-3 WEEKS BEFORE MOVING**

- |  |   |
|--|---|
| <input type="checkbox"/> Notify DMV of new address   | <input type="checkbox"/> Close/open bank accounts                               |
| <input type="checkbox"/> Discontinue additional home services (housekeeper, gardener/lawn service) | <input type="checkbox"/> Arrange for child and pet care on moving day           |
| <input type="checkbox"/> Start using up things you can't move, such as perishables                 | <input type="checkbox"/> Notify HOA about upcoming move, reserve elevator usage |

**1 WEEK BEFORE MOVING**

- |  |  |
|--|--|
| <input type="checkbox"/> Confirm final arrangements                      | <input type="checkbox"/> Take a picture in your home                         |
| <input type="checkbox"/> Arrange transportation for your pets and plants | <input type="checkbox"/> Pack an essentials box for quick access at new home |
| <input type="checkbox"/> Review your moving-day plan with moving company | <input type="checkbox"/> Label moving boxes with the contents inside         |



# Next Steps

Getting started is simple.

I've created a Step-by-Step Virtual Guide to help you make the initial process smooth and very informative.

 [Click Here to Get Started Now](#)

Purchasing your home is a huge deal and I am honored to be considered to get the job done.

- *Michelle*

[www.MichelleHomeSellingTeam.com](http://www.MichelleHomeSellingTeam.com)

PART TWO

# Contractor Referrals

Hello new homeowner! Here is a list of my trusted contractors to make all your home renovation dreams and repairs come true.

## CONTRACTOR REFERRALS

SERVICE	NAME	PHONE	WEBSITE
<b>CLEANING COMPANY</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>CONCRETE REPAIR</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>CONTRACTORS</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>DECKS</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>ELECTRICAL</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>FENCING</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>HANDYMAN</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>INTERIOR DESIGN</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>LAWN CARE</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>LEAF REMOVAL</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>LOCKSMITH</b>	Company name or contractor name	123.456.7890	thewebsite.com



## CONTRACTOR REFERRALS

SERVICE	NAME	PHONE	WEBSITE
<b>MOVING COMPANY</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>PAINT</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>PEST CONTROL</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>PLUMBING</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>POOL CARE</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>POWER WASHING</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>REMODELING</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>ROOFING</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>SECURITY SYSTEM</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>TREE SERVICES</b>	Company name or contractor name	123.456.7890	thewebsite.com
<b>WINDOWS</b>	Company name or contractor name	123.456.7890	thewebsite.com