

# *Bay Area Home Buyer Hacks*

*Since 2003, we've helped hundreds of Bay Area home buyers close from pre-approval to contract to signing table and closing! We LOVE helping Bay Area home buyers!*

*We have gone through two home purchases and refinanced twice over the past 11 years, and we have worked with Jason every time because of his excellent service. He always responds promptly to all requests, makes himself available to answer any questions, and takes the time to make sure that you understand all aspects of the lending process. We have always felt well taken care of and fairly treated when working with Jason, and we will continue to work with him for any lending needs that we have in the future. – Marisa Brentwood CA*

## **IMPORTANT! SAVE THIS HACK CHEAT SHEET**

My goal with this quick cheat sheet is to offer you tools to get ready for your purchase and clearly explain the answers to the most common questions Bay Area prospective home buyers ask me every day.

**QUESTION:** How much does working with a Realtor and a Mortgage Broker on my transaction cost?

**ANSWER:** Your Realtor is almost always paid for by the seller of the home you will be buying. Your mortgage broker is almost always paid by the bank they work with. You usually won't pay the Realtor or Mortgage Broker commissions.

**QUESTION:** What's the best way to get my financing together?

**ANSWER:** Talk to a mortgage broker rather than your local bank.

[Here's why](#)

Make sure your debts are under control. Use the debt snowball calculator tool that we provide **linked at the end of this document.**

Buying real estate is not easy. In any market, buying a home can be frightening, and there are many challenges to overcome in most cases.

If you're ready for the challenge, how do you see the benefits of homeownership? The best thing to do is to learn as much as you can about the process and what it takes to make it happen.

That's why we offer this Home Buyer crash course that you can watch whenever you'd like.



GET IN TOUCH CALL OR TEXT 925-285-2172

[WATCH THE HOME BUYERS CRASH COURSE HERE](#)

**QUESTION:** Is it cheaper for me to purchase a home or rent?

**ANSWER:** This is unique in every situation. In many cases, the tax benefits of paying a mortgage and market appreciation on the home you buy will ensure that buying a home makes financial sense over long-term renting.

*Ask your Mortgage Broker to do a Rent vs. own analysis [AND](#)  
[DOWNLOAD MY RENT VS BUY SHEET IN THE LINK BELOW](#)*

**QUESTION:** How much will I need for a down payment?

**ANSWER:** There are many down payment options, but recently, the median down payment for a home in the United States was only 6%. Some programs allow for LOW DOWN PAYMENT.

- ☐ Also, did you know that, in many cases, you can **use gift funds for a down payment?**
- ☐ Many **retirement plans** will allow you to use those funds to invest in your own primary home as well.
- ☐ Furthermore, many little-known down payment assistance programs may be available to you.

**We keep a database of down payment assistance resources that are available at <https://jasonwheeler.biz/dpa>**

**QUESTION:** How are mortgage rates, and can I expect equity appreciation once I purchase my home?

**ANSWER:** Every year is different, however. Forecasts for your local market [can be searched here.](#)

**QUESTION:** Once I find a home, how long is the closing process?

**ANSWER:** A typical home buying and mortgage process takes 21 to 30 days. It could be longer, depending on your unique situation.

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These are the TOP questions home buyers ask me on a regular daily basis. These tools and tips will help you prepare for your first or next home purchase!

## **HOME BUYER TOOL KIT LINKS SAVE THESE IN YOUR BROWSER**

[DEBT PAYOFF SNOWBALL WORKSHEET WITH VIDEO TUTORIAL](#)

[CREDIT REPAIR VIDEO TUTORIAL](#)

[EXCLUSIVE LIST OF NEW LOCAL FORECLOSURES](#)

[6 MOST COMMON HOME BUYER QUESTIONS \[CRASH COURSE\]](#)

[8 COMMON MISTAKES THAT WILL RUIN YOUR LOAN](#)

[RENT VS OWN BENEFIT WORKSHEET](#)

[DATABASE OF ALL THE DOWN PAYMENT ASSISTANCE PROGRAMS](#)

[EXCLUSIVE WEEKLY LIST OF PRICE REDUCED SELLER MOTIVATED HOMES](#)

[SEARCH LOCAL MARKET CONDITIONS EASY TO READ MARKET FORECAST](#)

ACCESS OVER 40 WHOLESALE BANKS (ASK ME)

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