

Yulia's BUYER'S GUIDE



A step-by-step guide
to finding your dream
home

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YOUR LOCAL REALTOR,
DESIGNER AND HOME
MATCHMAKER

Buying a home should feel exciting — not overwhelming

Welcome! I'm Yulia, a real estate and design professional helping buyers in Orange County find homes that match their lifestyle, taste, and goals. Let's find your dream home together.



Step 1

Define Your Vision. What does your dream home look like?

Before you tour homes, you'll define what "home" means to you — aligning your lifestyle and goals so you focus only on the right fit.

Dream Home Checklist:

1. What neighborhoods or cities do you prefer?
 2. How many bedrooms and bathrooms do you need?
 3. What's your ideal square footage or layout?
 4. Do you want move-in ready or fixer-upper?
 5. What's your price range?
 6. Is outdoor space (yard, patio, balcony) important?
 7. Do you need a home office, guest room, or flex space?
 8. Are there any must-have features (garage, pool, natural light)?
 9. Are you open to living in an HOA community? Any restrictions or fees to consider?
 10. What are your top 3 non-negotiables?
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Step 2

Get Financially Ready

1. **Where do You start?**
A strong credit score and steady income help you qualify for better loan terms — which means lower monthly payments and more buying power.
2. **How to choose a lender**
Choose a lender who offers competitive rates, communicates clearly, and understands the local market so you can get pre-approved with confidence and move quickly when the right home appears.
Need a trusted lender? I'll connect you.
3. **Why pre-approval matters**
Getting pre-approved helps you understand your true budget and shows sellers you're a serious, qualified buyer — so you can focus on homes that truly fit — without wasting time.

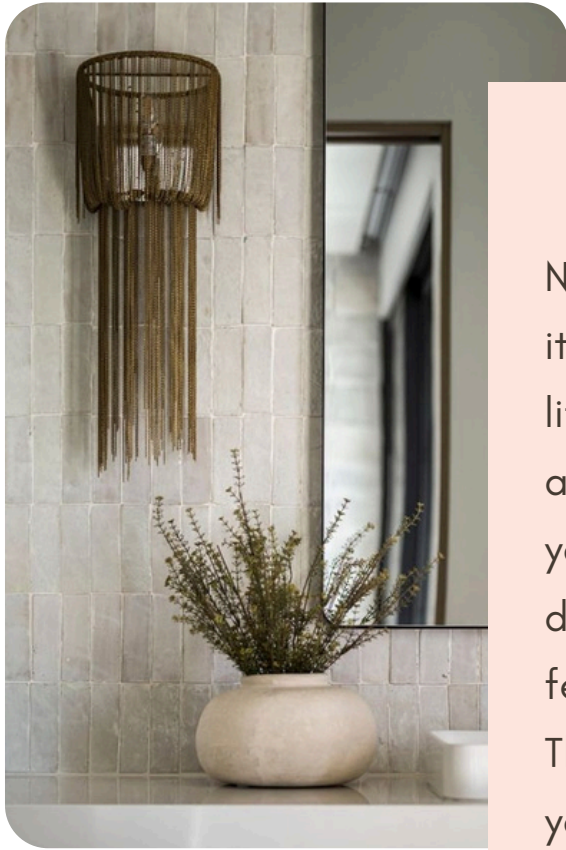


How to budget for down payment, closing costs, and monthly payments

Set aside 5—20% of the home price for your down payment, plan for 2—5% in closing costs.

Determine your comfortable monthly payment range — including mortgage, property taxes, insurance, and any HOA fees — to help set a realistic home price and avoid stretching your budget.

Here is my easy-to-use [mortgage calculator](#)



Step 3 Tour with Purpose

Now that you know your budget and goals, it's time to tour homes that match your lifestyle, price range, and must-haves. With a clear vision and pre-approval in hand, you'll avoid wasting time on properties that don't fit — and focus only on the ones that feel right.

This is where the fun begins — and where your dream starts to take shape.

Why Do You Need Me??

- To look past the pretty finishes and really understand what you're getting — helping to think through long-term value — so you feel confident about every home we tour.
 - To help you compare homes objectively by focusing on what truly matters — like layout, condition, location, and long-term value — so you don't get distracted by staging or shiny finishes.
 - To share quick design ideas during showings to help you see what's possible beyond the basics. It's all about helping you see the potential,
 - To point out red flags during showings — like cracks, odors, or signs of water damage — so you don't miss anything that could turn into a costly surprise later.
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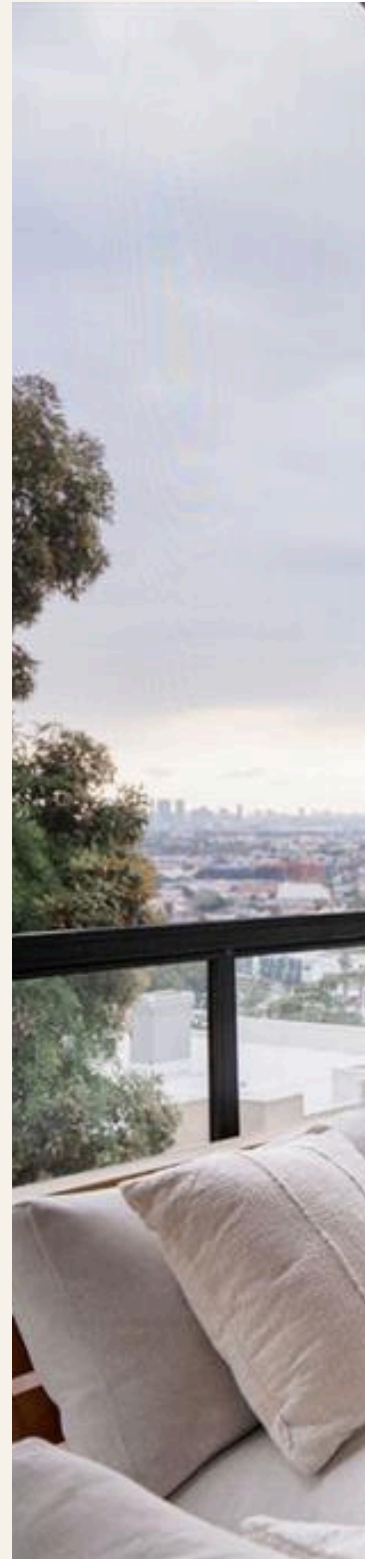
Step 4

Make Strong Offer With Confidence

When you find “the one,” It’s time to craft a strong, strategic offer based on market data, seller motivation, and your budget. I’ll guide you through the details — so your offer stands out while protecting your interests.

It’s not just about getting the house — it’s about getting it on the right terms.

1. How to write a strong, competitive offer ?
It includes a solid price, clean terms, a pre-approval letter — showing sellers you're serious and ready to close.
2. What happens during negotiations?
You respond to counteroffers, adjust terms if needed, and protect your interests.
3. Contingencies explained.
Those are conditions in your offer — like inspection or financing — that protect you if something goes wrong.
4. Timeline from offer to acceptance.
Vary, but typically you hear back within 1-3 days. If the seller counters, you negotiate — and once both sides agree, you’re officially under contract

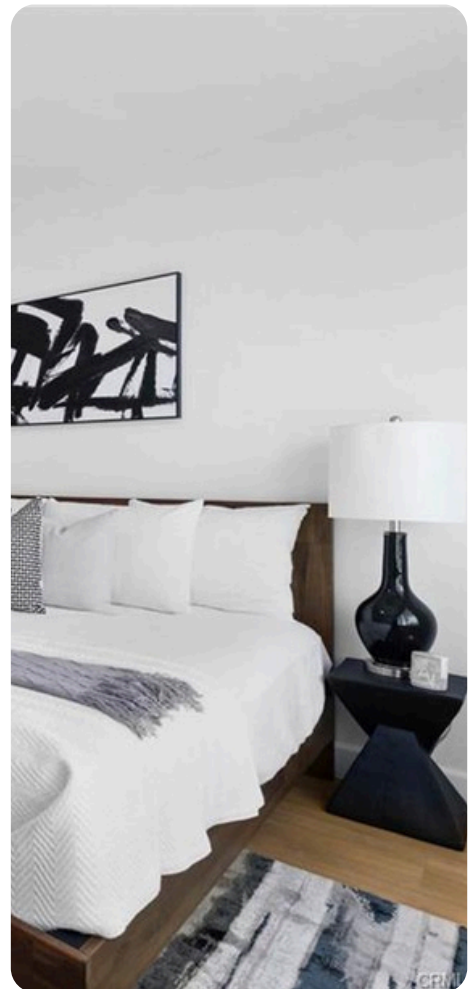


Step 5 Navigate Escrow With Ease

Once your offer is accepted, you enter escrow — the final stretch before closing. I'll guide you through inspections, appraisals, paperwork, and deadlines, making sure everything stays on track. If any issues pop up, I'll help you handle them calmly and confidently.

You focus on getting ready to move in — I'll handle the details.

1. What to expect during inspections.
 - A licensed inspector checks the home's condition and provides a report – your job is to understand the report, point out any concerns, and know what's worth negotiating or fixing. Do you see why you need me?
2. What an appraisal means.
 - It is a professional estimate of a home's value, to make sure the price matches the market, your lender needs it to know it's worth the loan amount
3. Escrow timeline and key milestones.
 - Typically lasts 30-45 days and includes earnest money deposit, disclosures, inspections, appraisal, title review, loan approval, final walkthrough, and closing day. I'll keep track of everything for you, don't worry.



For more info
visit
my [Resources](#)
page

Step 6

Closing & Celebration

In California, buyers typically sign closing documents a few days before the actual closing date — often with a notary — and once everything is recorded, you get the keys and it's time to celebrate!

But closing day isn't just champagne and keys! Here's what's happening behind the scenes:

- Title company or escrow officer finalizes the paperwork and records the deed with the county
- Lender wires the loan funds to escrow
- Escrow disburses payments to the seller, agents, and other parties
- County recorder officially transfers ownership
- You get the keys once everything's confirmed — and the celebration begins



That was lovely spending time together ! Let's do it again sometime — I'm just a message away if you're ready to team up.

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Thank you!
