

HOME PURCHASE Process



Purchase Objectives

Our Goals in Purchasing your home are:

- To help you get your home purchased in your timeframe
- To put you in the strongest negotiating position
- To make the whole process easier for you

We can control:

- Flexibility in property and location
- Price and terms
- Having a Pre-approved Loan

We can't control:

- Market Conditions
- Competition



Buyer Consultation: This meeting gives us a chance to talk about the process, the current market conditions, and what you are looking for in your perfect home. We will set up an automatic email so that when a new listing hits the market we both see it right away.



Showings and Open Houses: Viewing homes and visiting open houses are key tools to deciding which properties to submit offers on. Open houses give active buyers easy access to homes at a generally available time, and private viewings can typically be arranged.



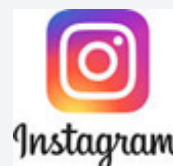
Showing Follow-up: After showings, we will follow-up with agents with home you are interested in. This feedback can help us judge our pricing and terms for potential offers



Offer & Negotiation: We take a collaborative approach and proactively provide agents the information they need to accept our strong offer. This strategy helps get you the best terms. Once we submit an offer, we summarize the pertinent details, with special attention paid to the financing. Then we negotiate to get the best terms possible.



Inspections: as buyers you should be prepared to hire your own inspectors to inspect the property. On all the items that you agree to do, we will supervise the work order process to make sure everything will be done on time for the buyers re-inspection.



Coordinating the closing: Once the inspection has been resolved we will then begin to coordinate the closing process.



**QUESTIONS?
REACH US AT**

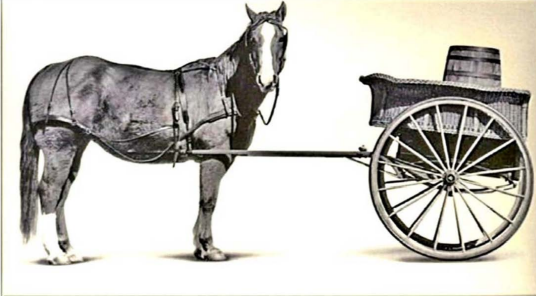
RobbinsDreamTeam@gmail.com

HOME BUYING Process



START HERE

Get Pre-Approved Before Finding Your Dream Home



The reason we want you to get pre-approved is it will give you a competitive advantage in this market. We don't want you to fall in love with a home that is not in your price range. Or worse, lose the home to a pre-approved buyer who is prepared to make an offer immediately.

Consult a Mortgage Broker:
Obtain loan pre-approval

**Consultation to Analyze
Your Wants & Needs:**
Complete Home Finding worksheet

Find the Perfect Home:
Look at comps and make an offer

Present & Negotiate Offer:
I will present and negotiate your
offer with the listing agent

Acceptance of Contract

Loan Package:
Submit loan package to lender
with all necessary documents
in order to secure a loan

Underwriting & Appraisal:
Underwriter reviews files for loan
acceptance. Appraisal is completed
to confirm value of property

Loan Approval:
Remove loan contingencies

Open Escrow:
Submit earnest money
deposit into escrow account

Preliminary Title Report:
Issued in response to application
for title insurance

Homeowner's Insurance:
Select an insurance company and
coverage, and provide insurance
agent with escrow information

Final Walk-Through Inspection

**Sign Closing Documents
& Loan Papers**

Down Payment:
Deposit balance of down payment
and closing costs to escrow

Loan Funding – Record Title

Close Escrow & Obtain Keys

Make a Plan:
I will help you establish
a game plan

Inspections & Disclosures:
Schedule inspections/receive and
review disclosures, as determined
by contract

Review Inspection Reports:
Make request for repairs,
if appropriate

**Remove Inspection &
Other Contingencies:**
As determined by contract

Transfer Utilities:
Set-up transfer of utilities into
buyer's name to be effective on
day of closing

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THE ROBBINS
REAL ESTATE GROUP

MAXIMIZING YOUR INVESTMENT

Let us help you optimize your
real estate investments.

A Strategic Approach to Residential Real Estate Investing

1. Define Your Investment Strategy and Objectives

Every successful portfolio begins with clarity. As an investor, your goals will typically fall into one—or a combination—of the following categories:

- **Reliable Rental Income**

Focus on properties that deliver consistent monthly cash flow, supported by strong rental demand in markets like Sacramento, Elk Grove, Roseville, Auburn, and Placerville.

- **Long-Term Appreciation**

Target neighborhoods positioned for future growth, infrastructure investment, and population migration—particularly in foothill communities and expanding suburban corridors.

We help investors align property selection with both short-term income goals and long-term equity growth.

2. Assess Your Financial Position

Before identifying properties, it's critical to understand your financial readiness for investment ownership.

- **Down Payment Expectations**

Investment properties typically require 15–25% down, depending on loan type and asset class—higher than owner-occupied purchases.

- **Operating Reserves**

We recommend maintaining 3–6 months of property expenses per asset to protect against vacancies, seasonal rental fluctuations, or unexpected repairs—especially important in foothill properties where maintenance costs can vary.

- **Debt-to-Income (DTI) Ratio**

Lenders apply stricter standards for investment loans. A DTI below 36–45% positions you strongly for approval and favorable terms.

3. Identify the Right Market and Location

Location drives performance. The Sacramento metro area and Sierra Foothills each offer unique advantages, and selecting the right submarket is key.

- **Economic and Population Growth**

Sacramento continues to benefit from government stability, healthcare expansion, and Bay Area migration, while foothill communities attract lifestyle-driven renters and long-term homeowners.

- **Local Amenities**

Properties near quality schools, retail centers, medical facilities, and commuter routes consistently outperform.

- **Expertise Matters**

Working with a team deeply rooted in these markets ensures accurate pricing, awareness of zoning and short-term rental regulations, and insight into neighborhood-level trends.

4. Analyze Individual Investment Properties

Once a target market is selected, disciplined analysis protects your returns.

- **Property Condition**

A professional inspection helps forecast capital expenditures and renovation costs—especially important in older homes common throughout Sacramento’s historic neighborhoods and foothill towns.

- **Rental Income Projections**

Evaluate comparable rents using current market data to establish realistic income expectations.

- **Expense Forecasting**

Account for property taxes, insurance (including fire insurance in foothill areas), maintenance reserves, and management fees if applicable.

- **Investor Benchmarks**

Use guidelines like the 1% rule and 50% rule as initial screening tools—not absolutes, but helpful indicators.

- **Cash Flow Analysis**

The goal is simple: projected rental income minus operating expenses and debt service should result in positive monthly cash flow.

5. Secure the Right Financing

Investment financing requires a tailored approach.

- **Conventional Investment Loans**

Most buy-and-hold investors utilize conventional financing, often with 20% down to avoid PMI.

- **Owner-Occupied Strategies**

FHA or similar programs may apply when purchasing small multi-unit properties and occupying one unit temporarily.

- **Pre-Approval Is Essential**

A strong pre-approval not only defines your budget but strengthens your position in Sacramento’s competitive market.

6. Establish a Management Plan

Effective management protects both cash flow and asset value.

- **Self-Management**

Suitable for hands-on investors willing to handle tenant placement, maintenance coordination, and compliance.

- **Professional Property Management**

Ideal for investors prioritizing scalability and time freedom. While management fees reduce net income, they often improve tenant retention and operational efficiency.

Partner With Local Experts

By following a structured investment approach and surrounding yourself with experienced professionals—including a trusted real estate advisor, lender, CPA, and property manager—you position yourself for long-term success.

At **The Robbins Real Estate Group**, we specialize in helping investors capitalize on opportunities throughout **Sacramento and the Sierra Nevada Foothills**, delivering data-driven guidance, market insight, and strategic execution every step of the way.

HOME SALE Process



Selling Objectives

Our Goals in selling your home are:

To help you get your home sold in your timeframe
To put you in the strongest negotiating position
To have your property in top condition, ready to show
To make the whole process easier for you

We can control:

The home's condition and presentation
Price and terms
Flexibility in showing your home

We can't control:

Market Conditions
Competition



Open Houses: Holding your home open on an ongoing basis is a viable tool to get your home sold. Open houses bring active buyers in the marketplace to your home at a generally available time.



Marketing: We will market your home in a variety of local and worldwide web sites to bring as much attention to your home as possible. A broker tour will be conducted, bringing agents from multiple brokerages to view your home.



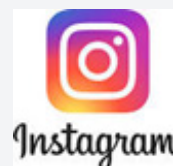
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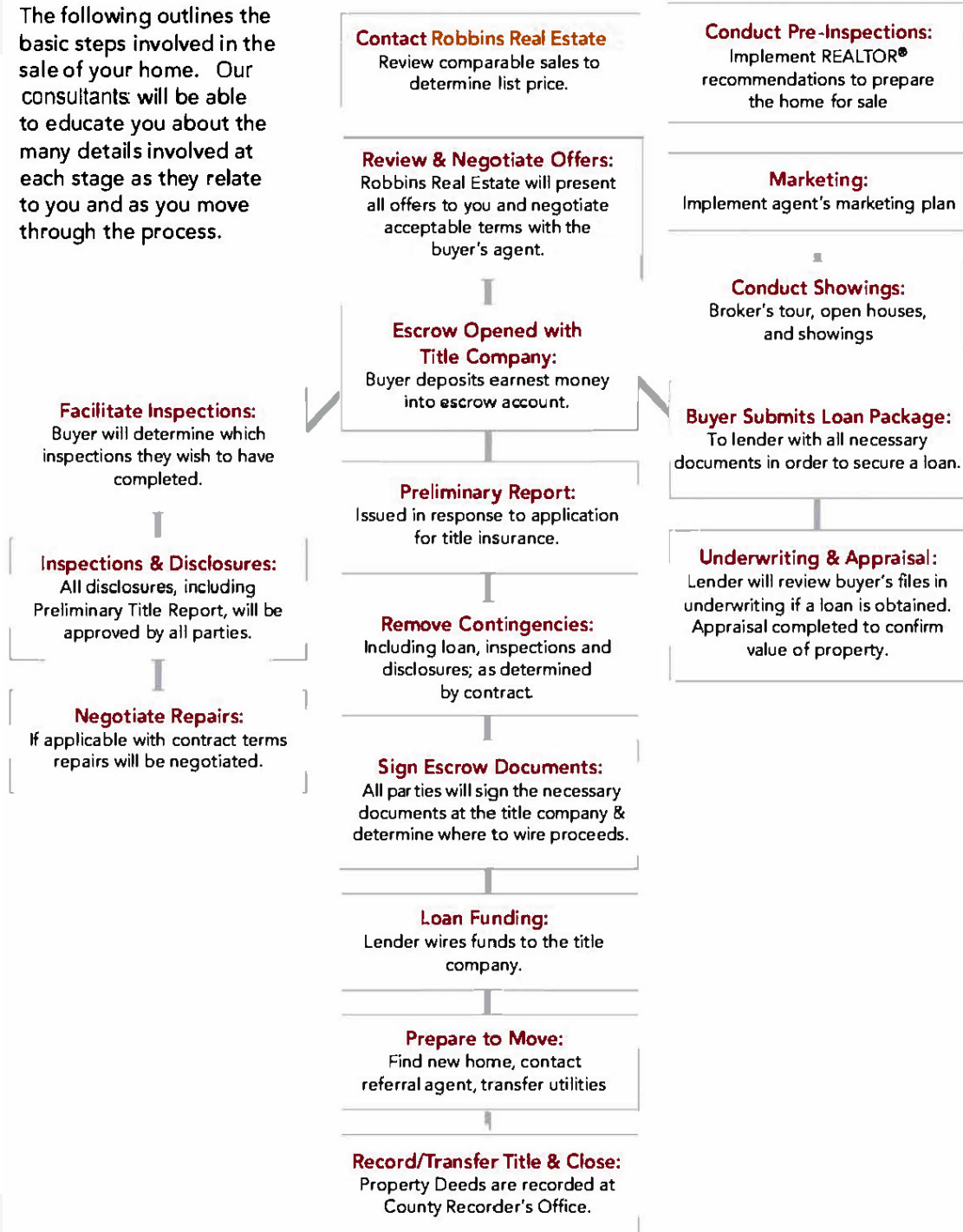
HOME SALE

Process



START HERE

The following outlines the basic steps involved in the sale of your home. Our consultants will be able to educate you about the many details involved at each stage as they relate to you and as you move through the process.



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