



Your Guide To Homeownership



Tonypatinohomes.com

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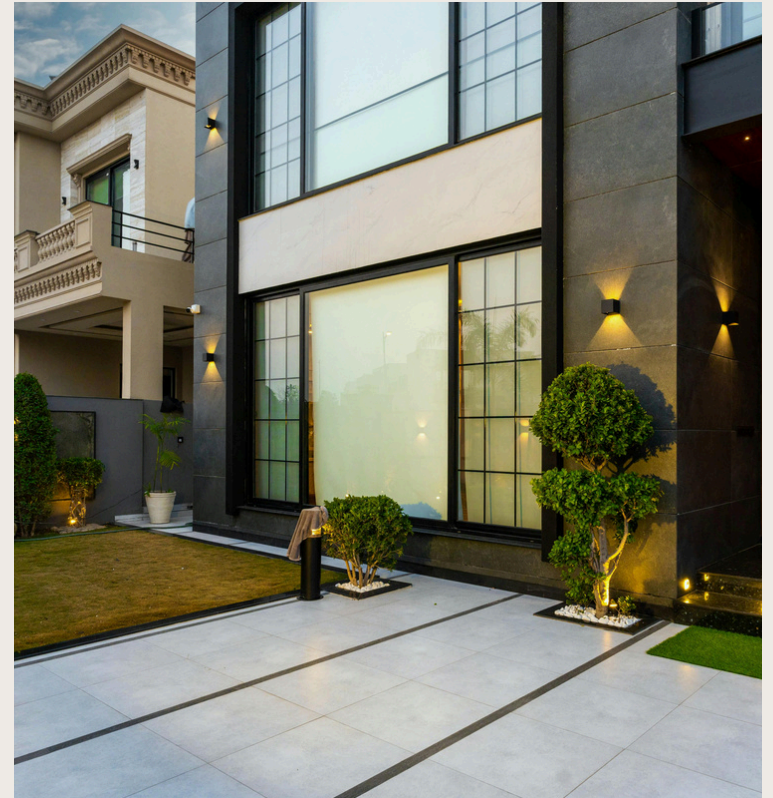
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Tony Patino

your trusted realtor

As a real estate agent serving the Greater Sacramento area, I bring years of experience, deep market knowledge, and strong negotiation skills to every transaction. My goal is to help you achieve your homeownership dreams while saving on costs, avoiding mistakes, and ensuring a smooth process from start to finish. With trusted industry connections and a commitment to integrity, I provide personalized service, expert guidance, and top-tier representation every step of the way.

Pre-approval



Buyers must apply for a loan, and obtain approval before beginning their home search.

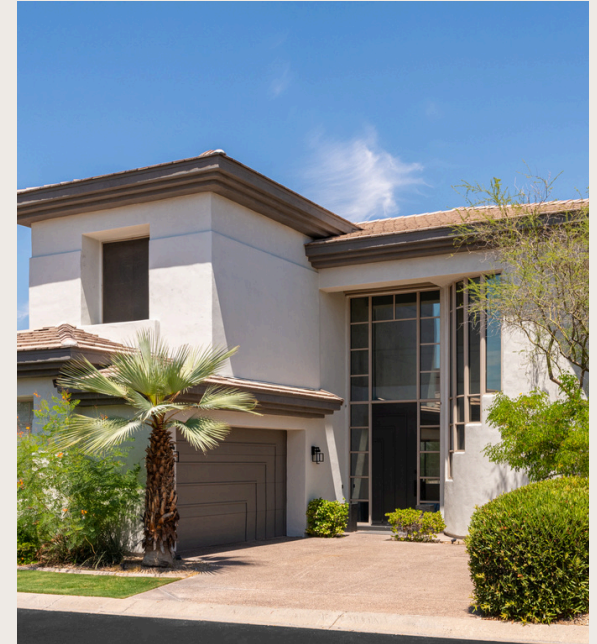
Why? 

Pre-approval will help you in the following ways

A seller may choose to make concessions if they know that your financing is secured.

You can select the best loan package without being under pressure. You will know in advance exactly what your payments will be on offers you choose to make.

You won't waste time considering homes you cannot afford.

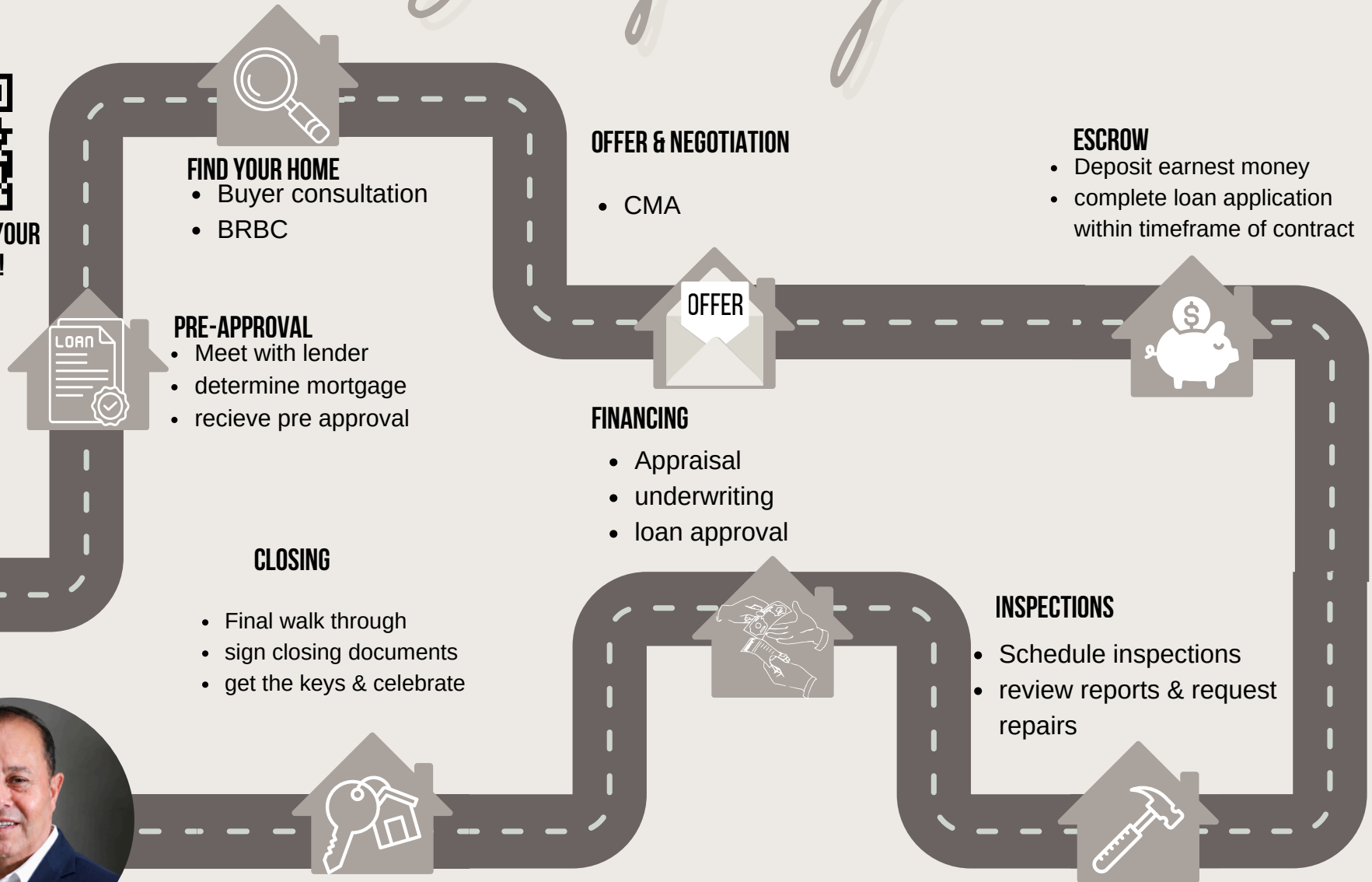


How much can you afford?

There are three key factors to consider

1. Your ability to qualify for a mortgage
2. the down payment & earnest money deposit
3. the closing cost associated with your transaction

THE HOME *Buying* PROCESS



TONY PATINO | DRE# 01883454 ☎ (279)766-0562



Mission



What is your big why?

Understanding your “big why” is key for me as a realtor, it helps me find properties that fit your needs. Knowing your motivations allows me to do my job efficiently, and ensure a seamless home buying experience for you.

If we could add just one more thing to make this process even better, what would it be?

Why is that important to you?



10 neighborhood factors

1. commute & traffic
2. highways
3. shopping centers
4. grocery stores
5. schools
6. listen for noise
7. HOA?
8. public transportation
9. recreation
10. restaurants

Key steps

- Scout the Neighborhood
- Set a realistic budget
- Research the market
- assesss the home's condition
- consider resale value

How I can help

- Expert advice : I'll guide you on pricing, market trends, and suitable neighborhoods
- Negotiation support: I'll negotiate the best deal, ensuring you get value and favorable terms.
- Smooth process: from viewings to paperwork, I'll handle the details and make the process easy for you.



Finding
the right
home

Closing Cost



Primary closing cost for buyers

You will be required to pay fees for loan processing, and other closing cost. These fees must be paid in full at the final settlement, unless you are able to include them in your financing. Typically, total closing cost will range from 3-5% of your purchase price.

Fees you may incur

- lender fees
- appraisal
- insurance
- home, pest, and roof reports (inspections)

10 commandments when applying for a real estate loan

Dos & Dents

1. Thou shalt not change jobs, become self-employed, or quit your job.
2. Thou shalt not buy a car, truck, or van (or you may be living in it!).
3. Thou shalt not use credit cards excessively or let current accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture or large items until after closing.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone



My commitment to you

I promise to always put your needs first.

I promise to act with integrity, honesty, and transparency.

I promise to keep you informed every step of the way.

I promise to negotiate fiercely on your behalf.

I promise to stand by you from our first meeting to closing day.

What I Ask of You

- Communicate with me openly throughout the process
- Share feedback after showings
- Let others know I'm your Realtor (this is a referral-based business)
- Sign documents in a timely manner
- Begin our journey by signing the Buyer Representation Agreement (BRBC)





Client Reviews

Vansy Thaopaset

“Tony Patino goes above and beyond professional, honest, and truly cares about his clients!”

Ninh Huynh

“If you’re buying or selling a home, Tony Patino is the agent you want in your corner!”

Harinder Johal

“Tony made the whole process simple, stress-free, and even enjoyable highly recommend!”



HOME BUYER QUESTIONNAIRE

CONTACT INFO

BUYER #1

Name _____
Phone _____
Email _____
Address _____
City/Zip _____

Preferred Contact Method (*check all that apply*).

☐ Text ☐ Email ☐ Phone

BUYER #2

Name _____
Phone _____
Email _____
Address _____
City/Zip _____

Preferred Contact Method (*check all that apply*).

☐ Text ☐ Email ☐ Phone

PROPERTY WISH LIST

Type of Property: ☐ Single Family ☐ Condo ☐ Townhouse ☐ Multi-Family/Duplex ☐ Flip

Key Features: # of Bedrooms _____

Garage Size _____

of Bathrooms _____

Yard/Lot Size _____

Square Ft _____

Home Style _____

Describe Your Desired Property: _____

Location/Neighborhood: _____

FINANCING

Budget: _____ Down Payment: _____

Pre-Approval Letter: ☐ Yes ☐ No Type of Loan: _____

Lender Contact: _____

Financing Notes: _____



Get in touch with me



+279-766-0562



Retonypatino@gmail.com



TonyPatinohomes.com