THOMAS TONG 湯 · ESTATES & FINE HOMES

The Buyer's Roadmap

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Eight steps from the first conversation to keys in your hand — written for how homes actually close in California, here in Walnut, Diamond Bar and the San Gabriel Valley.

30–45 DAYS, OFFER TO KEYS | **17** DAY DEFAULT CONTINGENCY | **~3%** CUSTOMARY DEPOSIT

PHASE ONE · PREPARE

1 The Buyer Consultation

We start with a conversation — what you want, where, what it truly costs, and how the process runs. In California we'll also sign a written buyer representation agreement before I show you a home, so my role and my fee are clear from day one.

No cost, no obligation. Bring every question you have.

2 Get Fully Pre-Approved

Your lender will want pay stubs, W-2s or 1099s, two years of returns and recent bank statements. A real pre-approval sets your true budget — and tells a seller you can perform.

Pre-qualified is not pre-approved. In a multiple-offer market, the underwritten letter wins.

PHASE TWO · FIND & SECURE

3 See the Right Homes

The good part. You get a live MLS search built on your exact criteria and showings around your calendar — plus the coming-soon and quietly-marketed homes I hear about through thirteen years in this market.

Not every website shows every home. Mine shows all of them, the day they list.

4 Write the Offer

We use the California Residential Purchase Agreement. You choose the price and terms; I build the strategy around them — deposit, contingency timelines, close date, credits — and present it so it stands out for the right reasons.

Phase Two, continued

5 Negotiate & Ratify

Counters are normal, and it may take a few rounds — hang in there. Price is only one lever; timeline, repairs, credits and a rent-back are often what actually close the gap. When both sides have signed, the contract is ratified.

PHASE THREE · ESCROW & CLOSE

6 Open Escrow

California closes through a neutral escrow and title company rather than an attorney. Your earnest money — commonly around 3% — is deposited within three business days, and the home is effectively held for you.

7 Contingencies & Due Diligence

Seventeen days is the California default: home inspection, appraisal, loan approval, preliminary title, HOA documents and the seller's disclosures — TDS, SPQ, NHD. If something turns up, we can request repairs, renegotiate, or walk.

Read the disclosures. I'll read them with you, line by line.

8 Sign, Fund & Record

You sign loan documents, wire your closing funds, and the deed records with Los Angeles County. Recording is the moment the home is legally yours — and the moment I hand you the keys.

Wire fraud is real. Never take wire instructions from an email — call escrow at a number you already have and verify.

✦ WELCOME HOME · 歡迎回家

YOUR REAL ESTATE ADVISOR

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97 closed sales · $76.4M in volume · 13 years in the San Gabriel Valley

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