



BUYER'S GUIDE

# Buying a Home, Made Clear.

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A practical guide to understanding the process, protecting your interests, and moving forward with confidence.

**JA**  
JOEY ASZTERBAUM  
REAL ESTATE MADE CLEAR

**FT** First  
Team.

# Start with understanding.

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Buying a home can be exciting, complicated, and deeply personal. Before we talk about listings or offers, I want to understand what matters to you - your goals, concerns, priorities, timing, and what would make this move feel successful.

My job is to help you understand your options, anticipate challenges, protect your interests, and make confident decisions without pressure. You should always know what we're doing, why we're doing it, and what comes next.

This guide is a roadmap. We'll use it together, but the decisions remain yours.

- **LISTEN FIRST**

Understand your goals before offering advice.

- **EXPLAIN CLEARLY**

Make the process and the contract understandable.

- **ADVOCATE CAREFULLY**

Protect your interests from consultation through closing.



# More than unlocking doors.

A buyer's agent should add value long before an offer is written -and keep adding value after it is accepted.

## 01 Better decisions

Understand options, priorities, and trade-offs before you commit.

## 02 Peace of mind

Reduce uncertainty through clear communication and steady guidance.

## 03 Risk management

Protect contractual rights, investigate concerns, and help you avoid costly mistakes.

## 04 Skilled advocacy

Negotiate price and terms while keeping your interests at the center.

## 05 Better outcomes

Prepare carefully, execute well, and make the investment in representation worthwhile.



His guidance, communication, and dedication gave us confidence, and we always felt like he had our best interests at heart.

-Jennifer & Patrick

# Representation is more than paperwork.

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When I represent you, my responsibility is to put your interests first. That means clear advice, confidentiality, careful attention to deadlines, and honest conversations -including when the best decision may be to pause, renegotiate, or walk away.

## UNDERSTAND BEFORE YOU SIGN

Before we narrow the search, set a price range, or discuss offer strategy, I want to understand what matters to you. I also prefer to explain the purchase agreement before you are excited about a particular home, when we have time to talk through the important decisions calmly.

## PROTECT YOUR OPTIONS

Contingencies, disclosures, inspections, and deadlines are not just paperwork. I will explain what they protect, what information we have, and what changes when you decide to release a right.

## NEGOTIATE THE WHOLE DEAL

Price matters, but so do timing, credits, repairs, contingencies, financing strength, included items, and the seller's priorities. Good negotiation looks at the whole transaction.

“

Above all else, he served his clients with the utmost care and integrity. Joey put his clients above himself ... He wanted what was in their best interest."

- CIA

Listing broker in one of Joey's buyer transactions

# Seven steps. One clear path.

At every stage: understand what matters, understand your options, make the decision, then move forward.

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- 01 Conversation & consultation**  
Clarify goals, timing, must-haves, trade-offs, communication, and what success looks like.
  - 02 Financing & readiness**  
Understand payment comfort, cash to close, lender requirements, and offer strength.
  - 03 Search & tours**  
Focus the search and evaluate homes in the context of your priorities.
  - 04 Offer strategy & contract**  
Build the strongest offer you are comfortable making - not simply the highest.
  - 05 Escrow & due diligence**  
Inspect, review disclosures, track appraisal and financing, and investigate the property.
  - 06 Contingency decisions & final verification**  
Make informed decisions about protections and confirm the property's condition before closing.
  - 07 Closing & beyond**  
Complete final steps, receive the keys, and stay connected after closing.

# Prepare before you fall in love with a house.

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Preparation creates options. The more we understand before touring, the easier it is to recognize a good fit and act with confidence when the right home appears.

## CONVERSATION

We'll talk through your goals, timing, must-haves, deal-breakers, communication preferences, and what "comfortable" means financially.

## FINANCING

A strong preapproval helps clarify purchasing power, monthly payment, cash to close, and what could affect approval. I can connect you with trusted professionals, but you choose whom to hire.

## AGENCY, COMPENSATION & CONTRACT

We'll review the buyer representation agreement, how compensation works, and the important parts of the purchase contract before the urgency of an offer. That gives you time to understand contingencies, deposits, timelines, and trade-offs before you have a house in your sights.





## SEARCH WITH PURPOSE

# Recognize the right fit.

The goal is not to see the most homes. It is to learn enough from each home to recognize the right fit -and understand the trade-offs before emotion takes over.

### ● Target the search

Use your priorities to narrow the field and spend time where it matters.

### ● Ask better questions

What is known? What is unknown? What can be investigated? What would change your decision?

### ● Tour with context

Look beyond staging and first impressions: condition, layout, street, noise, light, maintenance, and how the home fits your actual life.

### ● Stay grounded

A home can be exciting. My job is to help you slow down enough to notice the trade-offs without taking the decision away from you.

“

He helping us figure out what was important to us and find a house that fit as a home.

-Billy & Rachel

# A strong offer is more than a price.

Every offer is a package of price, terms, timing, and certainty. I will help you build the strongest offer you are comfortable making - not simply the highest number.

### STRATEGY LEVERS

- Price, value, and appraisal
- Earnest money deposit
- Financing that inspires confidence
- Inspections and contingencies
- Closing timeline
- Credits, repairs, included items
- Seller priorities

### WHAT I DO

- Study relevant sales and market conditions
- Explain each contract term and likely tradeoffs
- Help you set a comfortable ceiling before emotion rises
- Protect your rights while keeping communication constructive
- Open and professional conversation with the listing agent
- Write clean, deliberate offers and prepare for counters



Getting us prepared to make an offer ... making it a good deal that fit us.

-Billy & Rachel

# This is where advocacy matters most.

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An accepted offer is not the finish line. It is the beginning of due diligence - the period when we learn more, track deadlines, solve problems, and protect your ability to make informed choices.

## TITLE & ESCROW

Review title information, coordinate deposits and documents, and keep the transaction moving.

## APPRAISAL & FINANCING

Stay aligned with the lender, track conditions and deadlines, and address underwriting issues as they arise.

## INSPECT & INVESTIGATE

Schedule inspections and pursue additional specialists when the property or findings warrant it.

## REVIEW DISCLOSURES

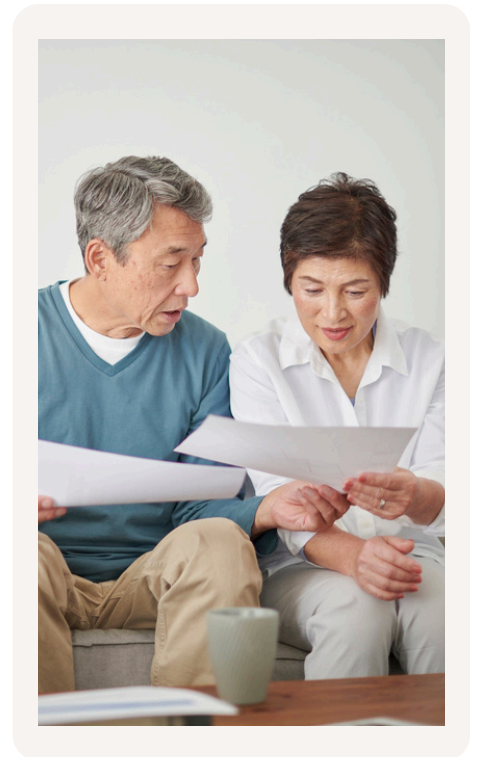
Read seller disclosures, reports, and available records; identify questions and follow-up items.

## CONTINGENCY DECISIONS

Contingencies are protections, not boxes to check automatically. Before you release one, I want you to understand what information we have, what risk remains, and what rights you are giving up.

## FINAL VERIFICATION

Before closing, verify that the property is in the expected condition and agreed work or items are addressed as appropriate.



Joey never stopped advocating for us.

-Jennifer & Patrick

# What it feels like to work together.

The promises I make only matter if clients actually experience them.  
These are the words I want to keep earning.

## CLARITY

Joey & Keisha explained every single step of the way ... until we fully understood.

- Dominique & Deogracias

## COMMUNICATION

Patience, constant communication and professionalism were A+.

- Jeff & Jamie

## CARE

Joey was professional, responsive, and always made us feel like we were a priority.

- Jennifer & Patrick

## CALM

Buying a home is hard - Joey brought down the stress level a lot.

- Billy & Rachel

# Meet Joey.

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## JOEY ASZTERBAUM

REALTOR® | DRE# 02225469

### **CLEAR GUIDANCE. STEADY ADVOCACY. GENUINE CARE.**

I believe great representation begins with understanding and clarity. Every client, every property, and every situation is different, so I start by listening. Once I understand what matters to you, I can help you review your options carefully, anticipate challenges, and make confident decisions.

Clients know me for preparation, follow-through, contract knowledge, and a calm, low-pressure approach. I take the details seriously because small decisions can become big ones in real estate. My goal is not simply to get you to closing. It is to make sure you feel well represented and good about the decisions you made long after you receive the keys.

Serving San Diego County + Southwest Riverside County

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## MEET MY SUPPORT TEAM



### KEISHA CAMPBELL

REALTOR® | DRE# 02207517

Licensed agent providing additional support and communication as needed.



My practice is backed by First Team Real Estate's brokerage, transaction, and marketing resources.



**JOEY ASZTERBAUM**  
REAL ESTATE MADE CLEAR

**LET'S BEGIN A CONVERSATION.**

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**YOUR NEIGHBOR. YOUR ADVOCATE. REAL ESTATE MADE CLEAR.**

