



BUYER'S GUIDE

for buying your home



FULL CIRCLE
REALTY ASSOCIATES



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Tatiana Poortinga

REAL ESTATE AGENT

Tatiana Poortinga | REALTOR® | Serving Calaveras County & Surrounding Areas

Buying a home can feel exciting — and overwhelming — all at the same time. My approach is simple: explain the process clearly, communicate honestly, and help you make decisions that feel right for you. I guide buyers through each step of the transaction, from preparing to buy to closing day, so nothing feels rushed or unclear.

I believe real estate works best when clients feel supported, informed, and confident. My goal is to make the buying process feel manageable, transparent, and as stress-free as possible.

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How I Help Buyers

Buying a home isn't just about finding the right property – it's about understanding the process and feeling confident in your decisions. My role is to guide you through each step with clear communication, honest guidance, and steady support from start to finish.

Clear Guidance

I explain each step of the buying process in plain language so you always know what to expect.

Honest Communication

You'll know where things stand, what comes next, and what your options are – without pressure or surprises.

Strong Representation

I advocate for your best interests, help navigate negotiations, and coordinate with the professionals involved in your transaction.

Support Throughout the Process Includes:

- ✓ Preparing to buy & understanding financial readiness
- ✓ Touring homes & evaluating options
- ✓ Writing competitive offers
- ✓ Inspections, negotiations, and contingencies
- ✓ Closing preparation & final walkthrough

I believe buyers deserve clarity, realistic expectations, and the freedom to move at a pace that feels right. My goal is to make the process feel manageable, transparent, and as stress-free as possible.



01

Preparing

TO BUY YOUR NEW HOME

Choosing an Agent & Financial Readiness

Find the Right Agent

TO BUY YOUR HOME

Choosing the right real estate agent is an important part of the home buying process. The right fit should feel knowledgeable, approachable, and aligned with your goals.

A good agent will take time to explain the process, communicate clearly, and help you understand your options – not pressure you into decisions or rush the experience.

When selecting who to work with, it's important to choose someone who listens, advocates for your best interests, and helps guide you through each step with confidence and clarity.

The right support can make the home buying process feel informed, manageable, and far less overwhelming.





MORE CONVENIENCE/ BETTER ACCESS

Working with professional representation means having support that helps streamline the process. From scheduling showings to coordinating next steps, the goal is to make access to homes and information easier and more efficient.

NEGOTIATION SUPPORT

Negotiating a purchase involves more than price alone. Clear strategy, timing, and understanding the details of an offer all play a role in reaching terms that feel comfortable and competitive.

CONTRACT GUIDANCE

Real estate contracts include important timelines, conditions, and responsibilities. Having guidance throughout the paperwork process helps ensure details are reviewed carefully and nothing important is overlooked.

ATTENTION TO DETAIL

From deadlines to disclosures, small details matter. Ongoing oversight throughout the transaction helps keep things organized and moving forward smoothly.

SMOOTHER CLOSING PROCESS

As closing approaches, coordination becomes especially important. Staying attentive to final steps, required documents, and timing helps reduce last-minute issues and keeps the process on track.

Before You Buy

HOW'S YOUR FINANCIAL HEALTH?

Before beginning the home buying process, it's helpful to have a general understanding of your financial picture. This includes awareness of your income, savings, and monthly obligations so you can plan comfortably for what's ahead.

While every buyer's situation is different, understanding these basics early helps the process feel clearer and more manageable as you move forward.



- **LOOK AT YOUR SAVINGS**

It's helpful to have funds available for upfront costs such as a down payment, closing costs, and moving expenses. Many buyers also choose to set aside emergency savings for peace of mind.

- **REVIEW YOUR SPENDING**

Understanding where your money currently goes each month can help you plan comfortably for future housing costs. This step is about awareness, not perfection.

- **CHECK YOUR CREDIT**

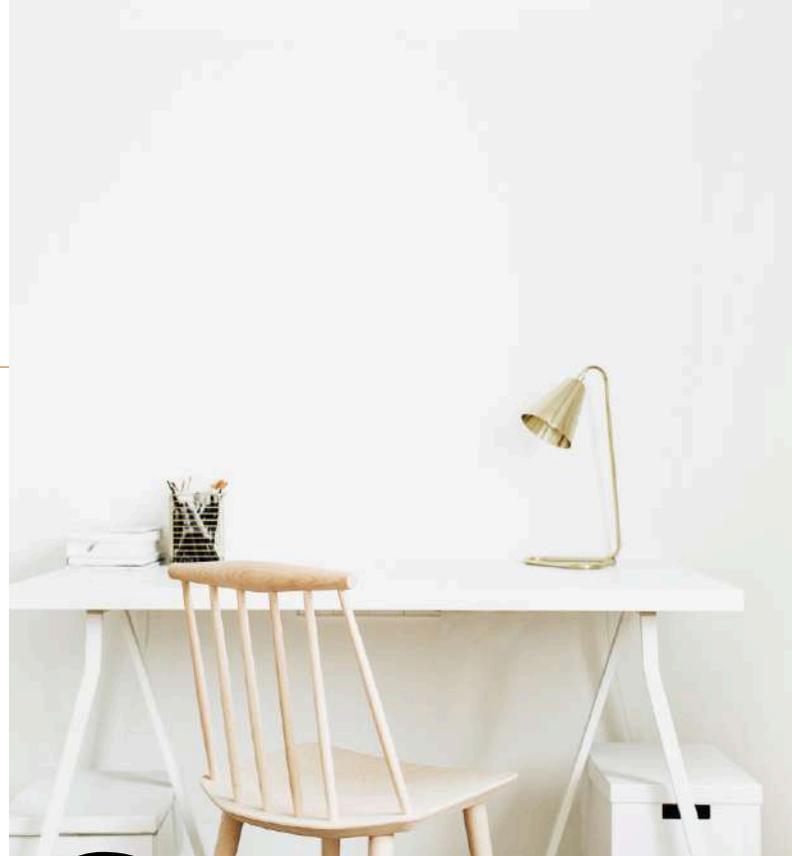
Credit history is one of several factors lenders consider when reviewing loan options. A lender can help explain how credit, income, and debt may impact available programs and next steps.

- **WHAT DO YOU WANT IN A HOME**

Knowing what matters most to you – location, layout, budget comfort, and lifestyle – helps guide the search and keeps decisions aligned with your long-term goals.

- **IF YOU'RE NOT SURE WHERE TO START**

If you haven't spoken with a lender yet, that's completely okay. Many buyers begin here. I'm happy to help connect you with a trusted lender who can answer questions, explain options, and help you understand what may be available – even if you're just starting to explore.



02

*The Buying
Process*

FIND A HOME & OFFERS

Find A Home, Make An Offer & Home Inspection

Finding Your Dream Home

Before Touring Homes

Before attending showings together, buyers are asked to sign a buyer representation agreement. This is now a standard step that outlines how representation works and ensures clear communication and advocacy throughout the process. I'll review this with you, explain what it means in plain language, and answer any questions so you feel comfortable before moving forward.

It's Time For Open Houses

Once you have a clearer idea of your goals and budget comfort, exploring homes in person can be an exciting next step. Having guidance during showings and open houses helps you evaluate options thoughtfully, ask the right questions, and stay aligned with your priorities throughout the process.

Home Hunting tips...

Sometimes the right home isn't perfect at first glance. A property with strong layout, location, or long-term potential may simply need thoughtful updates over time. I help buyers recognize opportunities that align with their goals while staying realistic about budget, timeline, and comfort level.

Make an Offer

MAKE AN OFFER

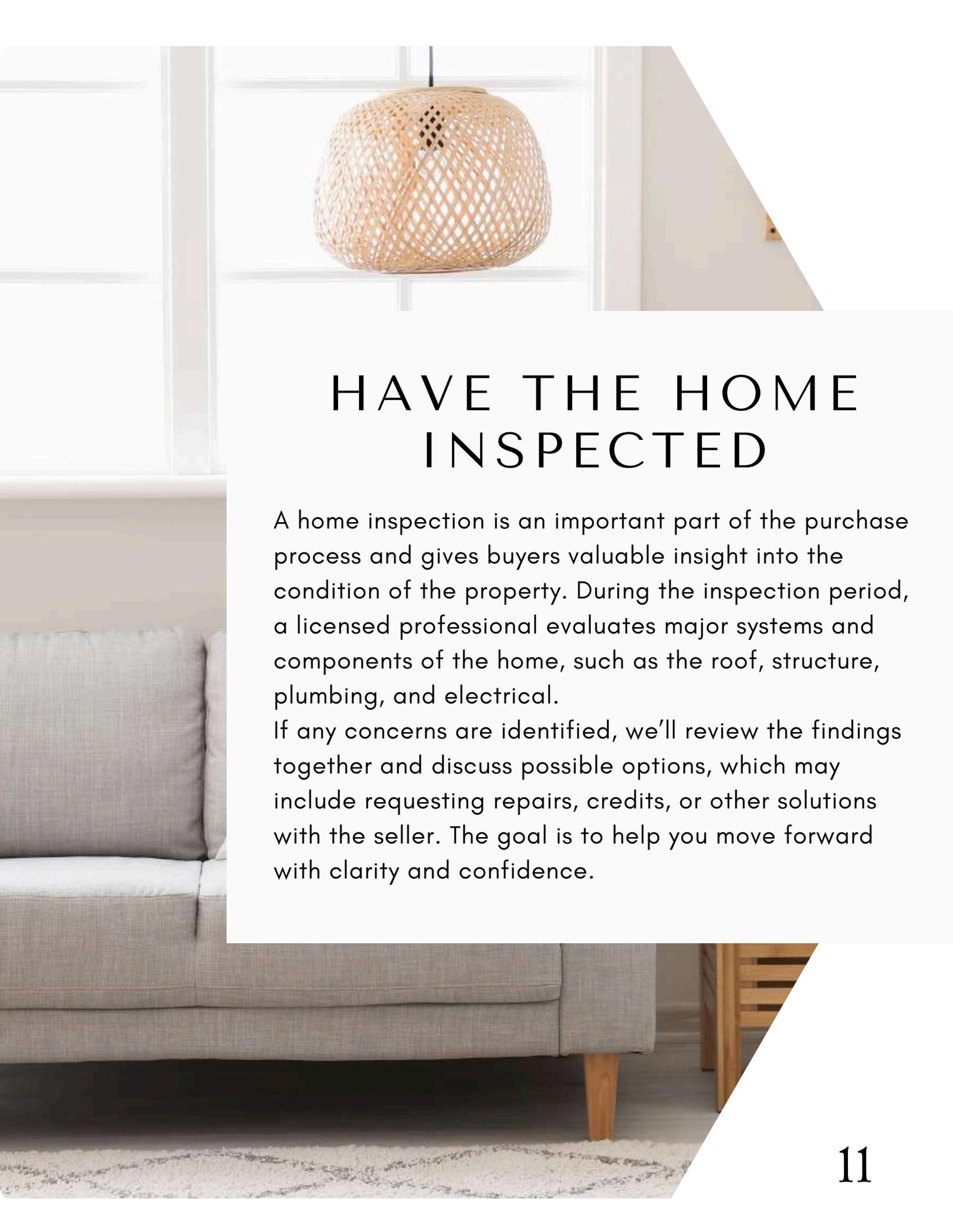
When you're ready to move forward with an offer, I'll help you evaluate pricing, terms, and conditions so you can submit an offer that feels informed and aligned with your goals. Together, we'll review strategy, discuss contingencies, and prepare the offer for submission to the seller.

Sellers may accept, counter, or request adjustments, and I'll guide you through each response so you understand your options and next steps throughout the negotiation process.



AGREEMENT

Once terms are agreed upon by both parties, the transaction moves into escrow. At this stage, required deposits are submitted and timelines are established for inspections, financing, and other contractual steps. I'll help coordinate the process and keep things moving forward smoothly as you work toward closing.



HAVE THE HOME INSPECTED

A home inspection is an important part of the purchase process and gives buyers valuable insight into the condition of the property. During the inspection period, a licensed professional evaluates major systems and components of the home, such as the roof, structure, plumbing, and electrical.

If any concerns are identified, we'll review the findings together and discuss possible options, which may include requesting repairs, credits, or other solutions with the seller. The goal is to help you move forward with clarity and confidence.



03

Final Steps

NEGOTIATION TIME

Schedule Move, Closing Expenses & Items To Bring To
Closing

Schedule Your Move

Congratulations – your offer has been accepted!

Celebrations are in order, but there is still work to be done. Depending on your escrow period and what you would like to accomplish before moving in, you should start scheduling asap.

Scheduling movers as soon as possible, Will take a big stress off your shoulders. Also, any renovations you plan on doing before you move in should be considered as early as possible to ensure their completion on or ahead of your schedule.





CLOSING IS THE FINAL STEP

This is the final step in the home buying process. On the day of closing, both parties sign documents, funds are dispersed, and property ownership is formally transferred to the buyer.

Congratulations on buying your home!

AFTER CLOSING REMINDERS

- Set up utilities and mail forwarding
- Change locks and garage codes
- File important documents safely
- Confirm homeowner's insurance and update records as needed

STAYING CONNECTED

Even after closing, I'm here as a resource — whether you need contractor recommendations, help understanding documents, or guidance down the road. My goal is to be your go-to real estate contact long after move-in day.



notes

A large rectangular area with a light gray background and horizontal dashed lines, intended for taking notes.



A large rectangular area with a light gray background, containing 25 horizontal dashed lines for writing notes.

notes





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