



# SAN DIEGO HOMEBUYER

Your Guide to Buying and Owning a Home



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## Discover Your Dream Home: Partner with AARE Real Estate Specialists

We pride ourselves on building long-term relationships with our clients, guiding them not just in the buying process but also in their real estate journey.

Investing in a home is a significant decision, and having an AARE Real Estate Specialist by your side can make all the difference. Their deep market knowledge, personalized property search, skilled negotiation, guidance through legalities, and post-purchase support ensure that you have a seamless and successful buying experience.

At AARE, we understand the importance of this investment and the emotions attached to finding the perfect home. Our team of dedicated specialists is committed to providing you with exceptional service and expertise throughout the entire process. We pride ourselves on building long-term relationships with our clients, guiding them not just in the buying process but also in their real estate journey.

So, when you're ready to embark on the journey of buying your dream home, trust an AARE Real Estate Specialist to be your reliable partner. Let us help you navigate the complexities, make informed decisions, and find the home that fits your vision and lifestyle. With our expertise and personalized approach, we are here to make your home buying dreams a reality.





## ANGELA AUDRIEUX: Your Dedicated San Diego Real Estate Professional

With a genuine passion for real estate and an unwavering commitment to exceptional service, Angela Audrieux has been assisting residential buyers and sellers in the San Diego area since 2004. Her journey in the industry began when she purchased her own home, and ever since then, she has dedicated herself to helping others achieve their real estate goals.

Backed by the formidable AARE team, Angela leverages her extensive expertise to provide her clients with the highest levels of service and fiduciary responsibility. What truly sets Angela apart is her unwavering dedication to representing you and your best interests. Your needs and goals will always remain her top priority.

For buyers, Angela's approach surpasses the mere act of selling a property. She understands that each client is unique and deserves personalized attention tailored to their specific needs. Whether you're facing time constraints, financial considerations, or have unique requirements, Angela is here to skillfully guide you and connect you with the right resources to turn your dreams into reality.

When it comes to sellers, Angela recognizes that selling a home can be a complex juggling act, involving the transition from one home to another. As your REALTOR, her goal is to go above and beyond, providing you with peace of mind and ensuring a seamless and stress-free transaction during this crucial transition.

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## Exploring the Prosperous World of Southwest Riverside County Real Estate

Southwest Riverside County, a region burgeoning with opportunities and natural beauty, invites those interested in real estate to explore its diverse and flourishing market. This area, encompassing vibrant communities like Temecula, Murrieta, Lake Elsinore, Menifee, and Wildomar, offers a unique blend of suburban charm, rural serenity, and burgeoning urban development. The region's economy, strengthened by industries such as healthcare, education, and retail, attracts a variety of people looking for both opportunity and a high-quality lifestyle.



Each community in Southwest Riverside County has its own unique allure: Temecula's renowned wineries and historic Old Town, Murrieta's family-friendly atmosphere and excellent schools, Lake Elsinore's adventurous spirit with water sports and outdoor activities, Menifee's rapid growth and community-oriented living, and Wildomar's blend of rural and suburban lifestyles. From luxurious estates in Temecula's wine country to affordable family homes in Menifee and Murrieta, the area caters to a wide range of housing preferences and lifestyles .



## Exploring the Prosperous World of Southwest Riverside County Real Estate *Continued.*



Culture enthusiasts will enjoy local events, museums, and festivals, while outdoor lovers can experience the natural beauty of the region's parks, lakes, and trails. Southwest Riverside County's real estate market mirrors the area's dynamic character, offering a compelling destination for homebuyers and investors alike.

If you're seeking a place that combines growth, diverse opportunities, and a rich community life, look no further than the prosperous world of Southwest Riverside County's real estate. Whether you dream of a home amidst rolling vineyards, a suburban retreat for your family, or a modern residence in a growing urban area, this region has something to offer. Its robust economy, variety of housing options, and strong sense of community make it an attractive choice for newcomers and long-standing residents alike.

Dive into the thriving local culture, explore the scenic beauty, and get immersed in the Southwest Riverside County community. Discover why countless people consider this charming area of Southern California the perfect place to call home.

# What People Are Saying

## SEE WHY CLIENTS LOVE WORKING WITH MINDI & SHERRY

We were very lucky to have Mindi and her partner Sherry Powers represent us in the purchase of our home. We found a home that we wanted to buy and time was of the essence as there was already an offer on the house. They referred us to a lender who approved us for a loan the same day. She and her partner, Sherry, stayed on top of every detail and were in touch with us every day. The closing occurred in 30 days despite multiple challenges caused by the seller's circumstances. Mindi and Sherry knew how to overcome every obstacle. They are extremely knowledgeable about all real estate matters. We were impressed by their ethics and professionalism. We would highly recommend them to anyone wishing to sell or purchase a home.

*Bill Choate*

We can't say enough about our experience with Mindi Landry! We had a long distance home purchase which was difficult at best and through it all, Mindi was so helpful, professional and personable. We were impressed with her knowledge, and genuine caring of us as individuals, not just clients. She's a relationship builder! We would highly recommend her to anyone! She's the best of the best!

*Wade & Treva Messer*

I was unsure of what to do and had so many questions when selling my property. Sherry explained everything every step of the way and really made me feel supported throughout the entire process. Sherry gets an A+ for professionalism, communication and expertise! A big thank you to Sherry- you've made selling this property easy and I can't believe how quickly escrow closed!

*John Riddell*

Mindi takes a real estate transaction very serious, almost as if it was her very own transaction. Mindi is abundantly clear about the process, what to expect and corresponding options available to the client. I truly felt as if she was on my side the whole way, even the partners she chooses to work with. I would 100% recommend her services!

*Edward Powers*

Sherry really is the best of the best when it comes to Realtors. She's passionate about what she does and takes care of every detail with professionalism and integrity. If you want your real estate needs taken care of with tenacity and perfection consider it done!!! She really is the best!!!

*Tam Lacombe*





# Homebuyer Purchasing Pathway

Empowering homebuyers with a clear and efficient purchasing pathway

01

## Determine Your Budget and Financial Readiness

Determine how much you can afford to spend on a home and set a budget.

02

## Get Pre-approved for a Mortgage

Apply for a pre-approval letter from the lender, which will determine the loan amount you qualify for.

03

## Define Your Home Requirements and Preferences

Determine your desired location, type of property, size, and amenities.

04

## Start House Hunting

Engage the services of a reputable real estate agent or begin searching online.

05

## Prepare an Offer and Negotiate

Once you find a suitable property, work with your real estate agent to prepare an offer.

06

## Acceptance of the Offer

Negotiate terms and conditions with the seller to reach a mutually beneficial agreement.

07

## Secure Financing and Homeowners Insurance

Finalize your mortgage, research, and purchase homeowners insurance.

08

## Conduct Inspections and Due Diligence

Hire a professional home inspector to assess the property's condition.

09

## Closing Preparations

Complete final walk-through and finalize all required documents.

10

## Closing Day

Receive the keys to your new home and take possession.



## Homebuying Transaction Checklist



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As you embark on the journey of buying a home, it's essential to stay organized and keep track of the numerous tasks and requirements involved.



### Financial Preparation

- Determine your budget and calculate your affordability.
- Save for the down payment and closing costs.
- Review your credit report and address any issues.
- Gather necessary financial documents, such as tax returns and bank statements.
- Get pre-approved for a mortgage.



### Research and Planning

- Define your homebuying criteria, including location, size, and amenities.
- Research neighborhoods, schools, transportation, and nearby amenities.
- Determine your preferred property type (e.g., single-family home, condo, townhouse).
- Consider your long-term goals and the potential resale value of the property.



### Finding a Real Estate Agent

- Seek recommendations or conduct research to find a reputable real estate agent.
- Interview multiple agents and select the one who understands your needs.
- Ensure the agent is knowledgeable about the local market and has a good track record.



### Property Search and Evaluation

- Attend open houses and schedule private showings.
- Evaluate properties based on your criteria and conduct thorough inspections.
- Consider the property's condition, potential repairs or renovations, and future expansion possibilities.
- Assess the neighborhood, amenities, and proximity to essential services.





# Homebuying Transaction Checklist

## Making an Offer

- Consult with your real estate agent to determine the appropriate offer price.
- Include contingencies in the offer, such as home inspections and financing.
- Review the seller's disclosure documents and request additional information if needed.
- Negotiate terms and conditions with the seller to reach a mutually beneficial agreement.

## Due Diligence and Contingencies

- Finalize your mortgage with the chosen lender.
- Obtain homeowners insurance quotes and explore different coverage options.
- Conduct a professional home inspection and review the inspection report.
- Review the title report and address any concerns or issues.

## Closing Preparations

- Coordinate with the lender, attorney, and other parties involved in the transaction.
- Review the closing disclosure statement and ensure accuracy.
- Complete the necessary paperwork, including the purchase agreement and mortgage documents.
- Schedule a final walkthrough of the property to ensure it's in the agreed-upon condition.
- Update your address with relevant institutions and service providers.
- Transfer utilities to your name and set up new accounts as needed.

## Closing Day

- Bring all required documentation, identification, and funds to the closing.
- Carefully review and sign all the necessary paperwork.
- Verify that the terms and conditions align with your agreement.
- Transfer funds for the down payment and closing costs.
- Celebrate and enjoy your new home!



# 10 Common Homebuying Mistakes to Avoid



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Purchasing a home is an exciting milestone, but it's crucial to approach the process with careful consideration and avoid common pitfalls. Let's explore the ten mistakes that homebuyers often make and provide insights to help you make informed decisions.

## 1. Not Getting Pre-approved for a Mortgage:

Skipping the pre-approval process can lead to disappointment if you find your dream home but aren't able to secure financing. Pre-approval gives you a clear understanding of your budget and strengthens your offer when you're ready to buy.



## 2. Overlooking Additional Costs:

Many homebuyers focus solely on the purchase price but fail to consider other expenses like closing costs, property taxes, homeowners association fees, insurance, and ongoing maintenance. It's important to budget for these costs to avoid financial strain after the purchase.

## 3. Skipping Home Inspections:

Foregoing a professional home inspection can be a costly mistake. Inspections help identify potential issues with the property, allowing you to negotiate repairs or reconsider the purchase if significant problems are found.

## 4. Not Researching the Neighborhood:

A beautiful home in an undesirable neighborhood may not be a good investment. Research the area thoroughly, considering factors such as safety, proximity to amenities, schools, transportation, and future development plans.

## 5. Ignoring Resale Value:

While it's exciting to find a home that meets your current needs, it's essential to consider its potential resale value. Changes in life circumstances or market conditions may require you to sell the property in the future, so it's wise to choose a home with broad appeal.



## 6. Making Emotional Decisions:

Falling in love with a property can cloud your judgment and lead to impulsive decisions. It's important to remain objective, evaluate the property's merits, and consider your long-term goals before committing to a purchase.



## 7. Not Considering Future Expansion:

If you anticipate changes in your family size or lifestyle, failing to consider the potential for expansion or renovation can limit your options down the line. Assess the property's layout and zoning regulations to determine if it can accommodate your future needs.

## 9. Forgetting to Account for Homeownership Responsibilities:

Owning a home comes with responsibilities such as maintenance, repairs, and regular upkeep. Failing to budget time and money for these tasks can lead to stress and additional expenses down the road.

## 8. Not Shopping Around for the Best Mortgage:

Many homebuyers settle for the first mortgage offer they receive, missing out on potential savings. Shop around, compare interest rates, terms, and fees from different lenders to ensure you secure the most favorable financing option.

## 10. Not Seeking Professional Guidance:

Buying a home is a complex process, and attempting to navigate it without professional guidance can be risky. Real estate agents, mortgage brokers, and attorneys specialize in the homebuying process and can provide valuable advice and support throughout the transaction.

When you choose to work with an AARE Real Estate Specialist, you can expect a seamless and personalized experience throughout your real estate journey. From the initial consultation to finding your dream home and beyond, our dedicated specialists will guide you every step of the way. With their expertise, market knowledge, and commitment to your satisfaction, you can trust that your real estate goals are in capable hands. Experience the difference of working with an AARE Real Estate Specialist and embark on a successful and rewarding real estate journey.



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