KEYS & CASTLES REALTY · FREE GUIDE

The East Bay First-Time Buyer's Roadmap

The exact path I walk first-time buyers through — from 'just thinking about it' to keys in hand.

Maya Reynolds
Keys & Castles Realty · DRE #02123456
(510) 555-0147 · maya@keysandcastlesrealty.com

01 · START

Get your money story straight

Before you tour a single home:

- **Get pre-approved, not pre-qualified.** A real pre-approval (income verified) makes your offer 3x stronger in a bidding war.
- **Know your true budget.** It's not the loan amount — it's the monthly payment you're comfortable with. I run payment scenarios with you at 3–4 price points.
- **Down payment reality:** You don't need 20%. First-time buyers in California routinely buy with 3–10% down. I'll connect you with lenders who know the assistance programs.

02 · SEARCH

Tour like an investor, feel like a homeowner

My tour rules for buyers:

- **Three visits minimum** before you write — once with me, once at a different time of day, once with someone whose judgment you trust.
- **Score every home** on location, layout, light, and lot. Feelings fade; the scorecard doesn't.
- **Ask about the street, not just the house.** I tell you what I know about every block — the good, the noisy, and the up-and-coming.

> **Maya's take:** The best home is rarely the prettiest one — it's the one on the best block you can afford. Kitchens get remodeled. Locations don't.

03 · WIN

Winning without overpaying

East Bay bidding wars are won before the offer is written:

- **Off-market first.** A third of my buyers never compete — they buy through my network before the home hits the portals.
- **Terms beat price.** Flexible closing dates, rent-backs, and clean contingencies often beat a higher number.
- **Know your walk-away.** We set your ceiling together before we fall in love. I've talked buyers out of overpaying more than once — they'll tell you.

NEXT STEP

Want me in your corner?

Buying your first East Bay home? Let's do a free 20-minute strategy call — I'll map your price range, timeline, and the neighborhoods that fit your life. No pressure, no jargon.

Call or text: (510) 555-0147

Email: maya@keysandcastlesrealty.com

Office: 22636 Main St, Hayward, CA 94541

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