

A FREE GUIDE FROM ANTONIO RUBIO · TU CASA

The Quick Guide to First-Time Home Buyers

The five-minute version. Loans, down payments, and what to do first.



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Se habla español.

THE SHORT VERSION

First-Time Home Buyers

Everything that matters most, on one page. If a line here raises a question, the full guide answers it.

- **You probably don't need 20% down** — VA and USDA can go to zero for those who qualify, FHA starts at 3.5%, and conventional starts near 3%. The 20% rule is the most expensive myth in this business.
- **Budget past the down payment** — Closing costs commonly run 2–5% of the price on top, plus inspections and the first round of repairs.
- **California has real help** — CalHFA MyHome, CalHFA's Dream For All, and GSFA Platinum all exist right now. GSFA is not limited to first-time buyers, and “first-time” usually just means you haven't owned in three years.
- **Get pre-approved before you tour** — It tells you your real budget and makes your offer credible. In California an agent also needs a signed written agreement with you before showing homes.
- **An inspection is not an appraisal** — The inspector judges condition, the appraiser judges value. You want both, and standard inspections skip mold, asbestos and radon unless you ask.
- **Don't open new credit** — A new car between pre-approval and closing derails more loans than almost anything else.

California, specifically

- Your property tax resets to your purchase price under Proposition 13 — the seller's low bill is not your bill, so budget roughly 1.1% to 1.25% of what you pay.
- Expect a separate one-time supplemental tax bill a few months after closing. It surprises almost every first-time buyer.
- Newer subdivisions often carry Mello-Roos on top of regular property tax. Ask before you fall in love with the house.
- Sellers must give you a Transfer Disclosure Statement and a Natural Hazard Disclosure report. Read them the day they arrive, not the day before your contingency expires.

Your First-Time Buyer Roadmap

1	Free Consultation Your income, savings and timeline — and an honest answer about whether now is your moment.
2	Talk to a Lender Where guessing becomes knowing. You learn your real budget and which programs fit you.
3	Get Pre-Approved The letter that makes your offer credible. Without it, most sellers won't take you seriously.
4	Search & Tour Alerts matched to what you actually want, and someone pointing out the roof, not just the paint.
5	Write the Offer Price is one term. Contingencies, timelines and credits are where deals are really won.
6	Inspections Inspection, appraisal and disclosures read together — renegotiated if something real turns up.
7	Loan & Escrow Someone chasing lender, escrow and title so deadlines hold and nothing surprises you.
8	Close & Move In Final walkthrough, signing, funding, recording. Then the keys are yours.

WANT THE WHOLE THING?

The Full Guide Is Free Too

This is the summary. The full guide goes properly into every point above — the numbers worked out, the mistakes that cost the most, and the California rules in detail. It is free, there is no sign-up, and it is written in English and Spanish.

Download the full guide antoniorubiotucasa.com/.../01-first-time-buyer-EN.pdf

All five guides, both languages antoniorubiotucasa.com/library

ABOUT YOUR GUIDE

Antonio & Ana Rubio

Since 2005 I've helped families across Yuba City, Marysville, and the greater Yuba-Sutter region buy and sell real estate, in both English and Spanish. I work alongside my daughter Ana, a licensed agent since 2016, as a father-daughter team. Our promise is simple: we treat your move with the same care we'd want for our own family.

Find Antonio — Everywhere He Works

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