



Your Guide to Home Ownership.

EVERYTHING YOU NEED TO KNOW ABOUT BUYING A HOME.

Who We Are

Real Estate Agents/Investors

We're Owen and Camille Schwaegerle, a husband-and-wife real estate team proudly serving San Luis Obispo County and the Central Coast. As Cal Poly alumni, local experts, and owners of our own brokerage, we focus on education, empowerment, and creating a transparent real estate experience.

Whether you're a first-time buyer, upsizing, downsizing, relocating to or from California, inheriting property, or investing for financial freedom, we're here to guide you with clarity and care. With 300+ closed transactions and backgrounds in finance, sales, and marketing, and a family real estate legacy spanning 75+ years, we simplify the process so you can make confident decisions.

OUR MISSION IS SIMPLE: help you achieve your real estate dreams, experience financial freedom, and love where you live.

What we do

- Prospect daily to find homes for our clients
- Collaborate effectively to create win-win deals for our clients
- Attend real estate business meetings locally to educate ourselves on the latest news on the Central Coast
- Educate and empower our clients in all forms of real estate transactions
- As active members in our community, we give 2.5% of every closed transaction to Dream Makers, a local nonprofit that makes dreams come true for terminally-ill adults in our county.



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Real Estate Broker

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Real Estate Agent

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Reviews and Feedback

“The Schwaegerle Team was friendly, professional, knowledgeable, and a pleasure to work with on the purchase of our first home. They took a sincere interest in our family and helping us find the right home within our budget. They never pressured us to look outside a price range or location we weren’t comfortable with.

Once we entered escrow, they went **above and beyond to help us feel comfortable with the process and answer our many questions, and if they didn’t know the answer, they got back to us with it quickly.** They had an excellent sense of urgency and the process was never delayed by them at any point....”

—ANDREW PURDIN

“The Schwaegerle Team has been incredibly patient and professional during our search for our retirement home in this crazy market. **They keep us informed every step of the way and their patience and tenacious research to help us find the perfect home has kept us encouraged and hopeful.** Their negotiations have been assertive and strategic and they are both so focused on serving our needs and finding what’s truly the best fit for us. They check in regularly and keep us up to date on the current market trends and how that affects our purchasing decisions. **We’ve been blown away by their professionalism and knowledge....”**

—TERA MARIE PUPA

“The Schwaegerle Team is amazing. They are who you want for your real estate needs. **They are personable, professional, and very talented in their communication.** They helped my husband and I find the perfect home that fit our needs. They were super thorough in our search, always willing to tour as many places as we wanted, all while keeping positive and helpful attitudes. Because of their expertise, we purchased our first home in October 2020.... If we had questions they didn’t know the answer to on the spot during a house tour, they would follow up with the answer every time, showing thoughtfulness and diligence in their work and service to their clients....”

—KATE ROTH

How Buying A Home Works

1

PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2

GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3

FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4

MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

5

UNDER CONTRACT

- Secure a home loan
**more details to follow*
- Acquire home insurance and send proof to your lender
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

6

BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

7

CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- Government-issued Photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8

CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- **Get your keys**—congrats, it's all yours!

Financing Your Future Home

HOME LOANS AT A GLANCE

Get pre-approved for your loan, apply for a mortgage, get your home appraised, your loan goes through underwriting, and you're cleared to close!

CONGRATS! YOU'RE APPROVED FOR A LOAN!
FOLLOW THESE TIPS TO PROTECT YOUR LOAN:



Do

- Notify your lender of any address change, whether it's your home address or another listed on your application
- Notify your lender of any salary or wage changes
- Be prepared to provide proof of significant bank deposits
- Acquire homeowner's insurance immediately after going under contract
- Keep all forms of debt paid and in check



Do Not

- Make large purchases using existing credit without first talking to your lender
- Apply for or acquire any additional lines of credit
- Pay off, transfer, or close credit balances unless your lender instructs you to do so
- Change jobs without first talking to your lender
- Co-sign for another person seeking to obtain a line of credit or to make a purchase
- Pay off collections before conferring with your lender

HAVE-ON-HAND

- | | |
|--|--|
| ☐ A month's worth of your most recent pay stubs | ☐ A copy of your real estate agreement |
| ☐ Copies of your federal tax returns and W-2s from the last two years | ☐ The names and addresses of your landlords over the past two years |
| ☐ The names and addresses of your employers over the last two years, compiled into one list | ☐ Divorce/separation decree |
| ☐ Last three months of bank statements | ☐ Child support papers |
| | ☐ Bankruptcy, discharge of bankruptcy papers |

Our Commitment To You

There are over 180 components to a real estate transaction. It can be complicated. ***That's where we come in.*** At the closing table, our goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions—from search to close—we will work hard to achieve that goal. When you choose us as your partners, you are not just getting trusted, respected agents, you are getting local experts who are passionate about serving our community and those who call it home. We are committed to honesty, integrity, and strong communication throughout the entire home buying process. We will ensure that this process is focused on you: your needs, your wants, your dreams. Working with you is a privilege we don't take lightly. ***Thank you for choosing us to journey alongside you.***

THE SCHWAEGERLE TEAM



Commonly Used Terms

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.



CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

HOMEOWNERS ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

THIRD-PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.





THE
Schwaegerle
Team

LOVE WHERE
YOU LIVE