

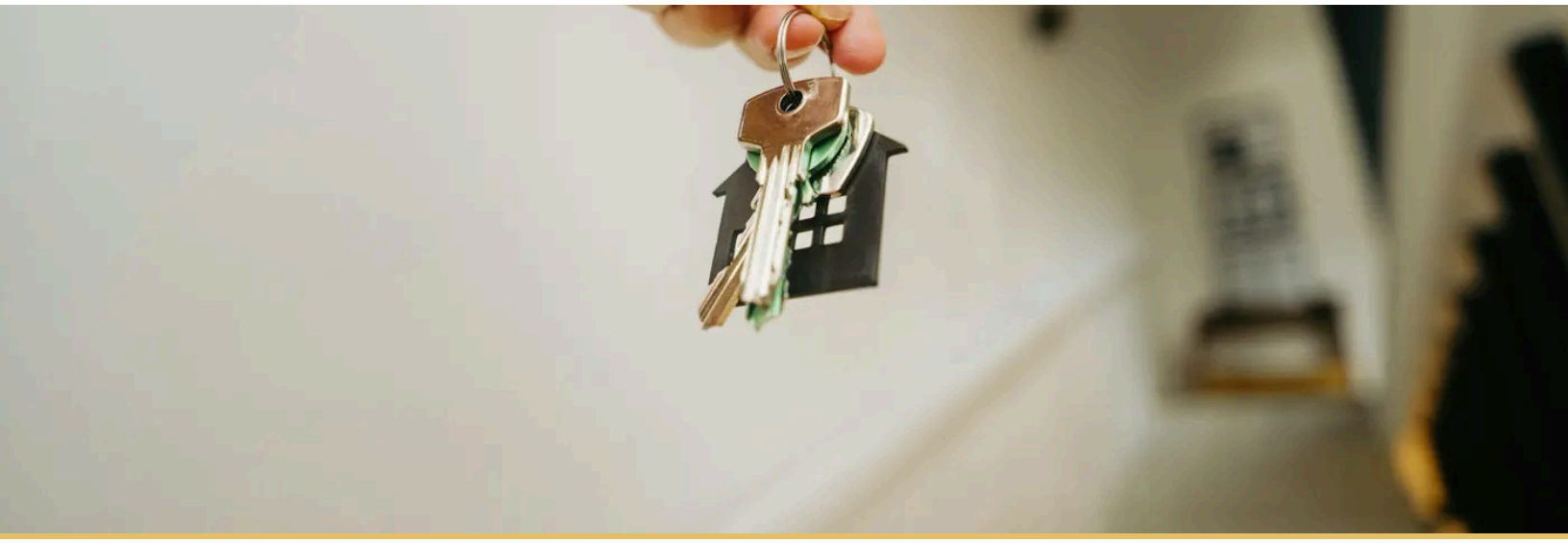
QUINLEY REALTY

BAY AREA · CALIFORNIA EDITION

The Quinley Homebuyer Guide

A practical, California-specific walkthrough for buying in Walnut Creek, Lamorinda, the San Ramon Valley, Central Contra Costa and across the Bay Area: financing, the buyer agreement, touring with a builder's eye, offers, disclosures, contingencies and closing.

RYAN & DENISE QUINLEY · KELLER WILLIAMS ELEVATE
DRE 02114228 · DRE 02120682 · UPDATED OCTOBER 2026



WELCOME

Why we wrote this guide

Buying a home is one of the biggest decisions you'll make. This guide is the plain-English walkthrough we give our own clients.

We're Ryan and Denise Quinley, a husband-and-wife REALTOR® team with Keller Williams Elevate. You work with both of us, directly, from first conversation to keys.

- **A builder's eye.** Ryan is a licensed general contractor with engineering and fire-safety training, so we look past staging to structure, systems and what changes really cost.
- **Care and presentation.** Denise brings hospitality-level service, organization and calm.
- **Every budget, one standard.** First homes, move-up homes and forever homes get the same preparation.

> General information only, not legal, tax or lending advice.

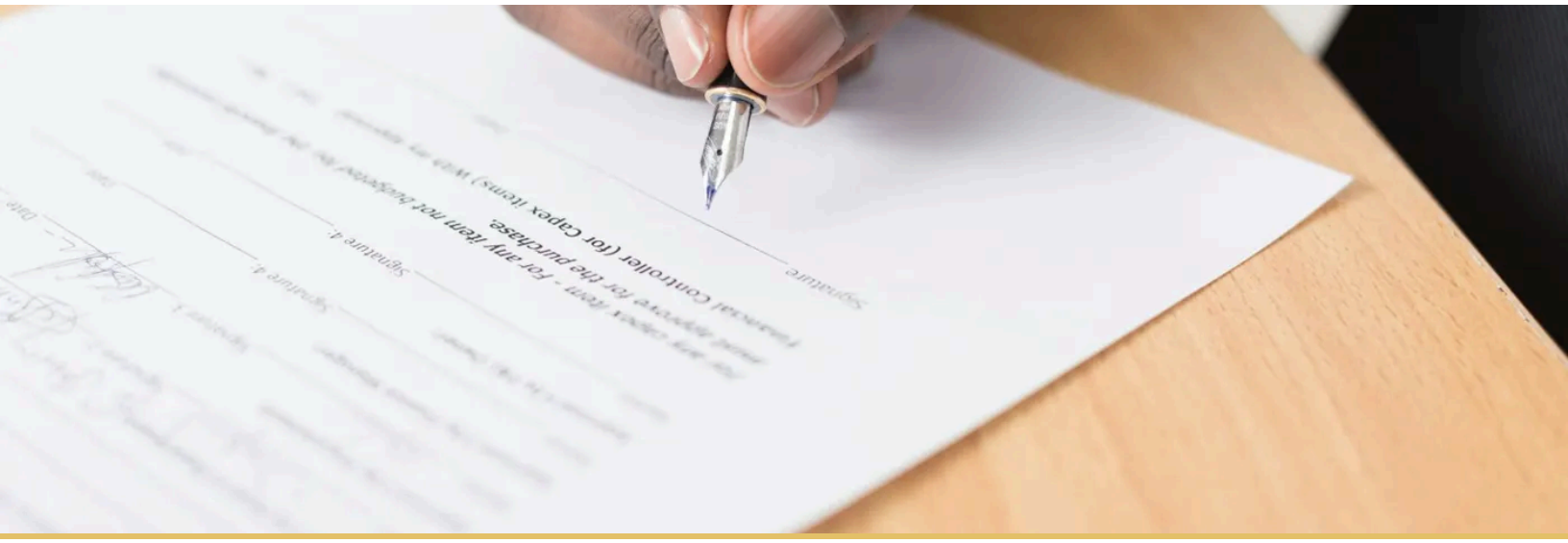
Photo: Jakub Żerdzicki on Unsplash

AT A GLANCE

The buying process, step by step

Every move is different, but most follow this path. We guide you through each step and keep every deadline on a shared calendar.





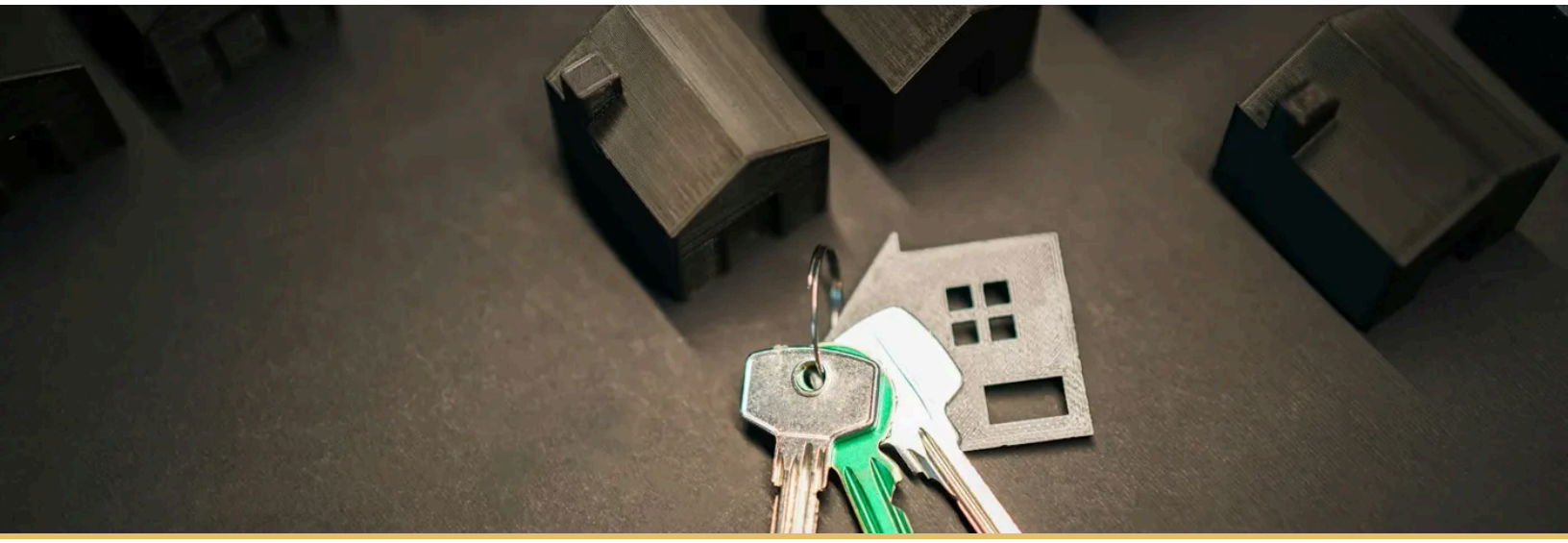
BEFORE YOU TOUR

Your buyer agreement

Under the nationwide rules adopted after the NAR settlement, buyers sign a written agreement with their agent before touring homes together, and California law (AB 2992, effective 2025) requires one no later than when you sign an offer. Good news: it makes everything transparent.

- **What it covers:** the services we provide, the term, the areas and property types, and how and how much your agent is paid.
- **Compensation is negotiable** and stated as a clear amount or percentage. Sellers may agree to cover some or all of it as part of your offer, and we'll ask when it makes sense.
- **Open houses and new construction:** tell the listing agent or builder you're represented, ideally bring us on the first visit, so you keep your representation.
- **Dual agency:** if one agent represents both sides, duties change. We'll explain your choices in writing.

Photo: Cytonn Photography on Unsplash



FINANCING

Get your financing ready first

- **Pre-approval, not pre-qualification:** a lender reviews income, assets and credit; ideally underwriting has started.
- **Loan options:** conventional, FHA, VA, jumbo and first-time buyer programs such as those from CalHFA. Ask lenders to compare total costs, not just rate.
- **Down payment & closing costs:** document funds early; gifts need a letter and a paper trail.
- **Property taxes:** in California your base tax is reset at purchase; ask about local assessments or Mello-Roos in newer communities.
- **Buying before selling:** ask about bridge options if your equity is in your current home.
- **Rate locks:** match your lock to your escrow timeline.

We're happy to introduce trusted local lenders; you choose who to work with.

Photo: Jakub Żerdzicki on Unsplash

FINANCING

Common loan types at a glance

Loan	Who it fits	Down payment	Mortgage insurance
Conventional	Most buyers with solid credit; first-time buyer options available	Low-down-payment options for eligible first-time buyers, up to 20% or more	Usually required below 20% down, removable later
Jumbo	Loan amounts above the conforming limit, common in the Bay Area	Typically larger; varies by lender	Usually none; stricter reserves
FHA	Buyers who meet FHA credit and income guidelines	Low minimum	Upfront and monthly premiums
FHA 203(k)	Buying a home that needs renovation, financed in one loan	Low minimum	Upfront and monthly premiums
VA	Eligible veterans, service members and surviving spouses	Often none	None; a funding fee may apply
CalHFA & local programs	Eligible first-time buyers; down payment assistance	Assistance may help	Depends on the paired first loan
Cash	Buyers paying without a loan	Not applicable	None

Renovation loans pair well with Ryan's contractor background: we can help you scope and price the work before you write an offer.

> Programs, limits and requirements change often. Confirm current terms with a licensed lender.



CHOOSING A TOWN

Walnut Creek, Lamorinda & Central Contra Costa

Walnut Creek

A walkable downtown, Walnut Creek BART on the Antioch–San Francisco line, and the I-680/Highway 24 junction. Schools vary by address: parts are in Walnut Creek School District and Acalanes Union High (Las Lomas); others, including Northgate, are in Mt. Diablo Unified.

Lamorinda

Lafayette, Moraga and Orinda: hill towns with small downtowns, open space, BART in Lafayette and Orinda, and Acalanes Union high schools (Acalanes, Campolindo, Miramonte).

Concord, Pleasant Hill & Clayton

BART access, the Contra Costa Canal Trail, Mt. Diablo at Clayton's doorstep, and a wide range of homes from condos to foothill properties. Mostly Mt. Diablo Unified.



CHOOSING A TOWN

The San Ramon Valley & how to compare

Danville, Alamo & San Ramon

The Iron Horse Regional Trail runs the valley, with Danville's historic Hartz Avenue downtown, estate lots in Alamo and master-planned neighborhoods in San Ramon. San Ramon Valley Unified serves the area. BART is at Walnut Creek and Dublin/Pleasanton.

How to compare

- Confirm school assignment by exact address with the district.
- Drive your real commute at rush hour.
- Check HOA rules, fees and reserves in planned communities.
- Ask early about wildfire risk, insurance availability and defensible space for hillside homes.

Photo: Brian Wangenheim on Unsplash



TOURING

How to tour like a builder

Here's what Ryan looks at instead of the throw pillows:

- Foundation cracks, sloping floors, sticking doors
- Drainage, grading and gutters
- Roof age and condition
- Electrical panel capacity
- Plumbing material, water heater
- HVAC age and service
- Windows and moisture signs
- Permits for additions and remodels
- Retaining walls and slopes
- Trees near the house or sewer lateral
- Noise and light at different times
- Defensible space and roof vents

Every flag becomes a question for the inspector, not a reason to panic.

Photo: Phil Hearing on Unsplash



OFFERS

Writing a strong offer

- **Know the seller's priorities:** timing, rent-back, certainty. We'll ask the listing agent.
- **Read disclosures first:** many sellers provide reports up front, which lets you write cleaner terms.
- **Contingencies:** investigation, appraisal and loan contingencies protect you. Shortening or waiving one is a real risk trade-off.
- **Deposit:** a 3% earnest money deposit is the standard, wired to escrow within a few days of acceptance, and it can be increased as one way to strengthen your offer. Separately, if both parties initial the liquidated damages clause, the amount a seller can keep if a buyer defaults on an owner-occupied 1–4 unit home is limited to 3% of the price (Civ. Code §1675).
- **Price:** based on recent comparable sales, not list price alone.
- **Presentation:** a complete package with pre-approval, proof of funds and a short note.

Photo: Scott Graham on Unsplash

Making your offer stand out

- **Strong pre-approval** and proof of funds, ideally with a lender who will take the listing agent's call.
- **A larger deposit** than the standard 3% shows commitment (it's at risk if you default after removing contingencies).
- **Shorter contingency periods** rather than waiving protections. We rarely recommend skipping an inspection.
- **Flexible closing date or a rent-back** if the seller needs time to move.
- **Covering some seller costs** where it helps the seller's net.
- **An escalation clause** in multiple-offer situations, used carefully and capped.
- **A clean, complete package** with everything signed and initialed.
- **Fast, respectful responses** during counteroffers, since another offer can arrive at any time.

About "love letters": personal letters to sellers can create fair housing risk, so we generally advise against them and focus on terms instead.

How negotiation works

The seller can accept, counter, reject or let your offer expire. Counters can go back and forth until both sides sign; once accepted and delivered, you're in contract and the contingency clock starts.



CALIFORNIA ESCROW

Disclosures & contingencies

- **Bay Area timing:** sellers here typically provide their full disclosure package before offers, so you review it before you submit. The C.A.R. purchase agreement allows up to 7 days after acceptance, but late delivery is rare.
- **Seller disclosures:** Transfer Disclosure Statement (TDS), Seller Property Questionnaire (SPQ), Natural Hazard Disclosure (NHD), lead paint for older homes, HOA documents, plus earthquake and environmental booklets.
- **If disclosures arrive late:** if the TDS or other statutory disclosures are delivered after your offer is accepted, Civ. Code §1102.3 gives you the right to terminate within 3 days after hand delivery or 5 days after mailing. Because this is a statutory right, not a contract contingency, it can apply even if you wrote a non-contingent offer.
- **Contingency timeline:** the C.A.R. Residential Purchase Agreement defaults the investigation (inspection) contingency to 17 days after acceptance. It is often shortened or removed depending on the property, available reports, condition, our recommendations and your comfort. Remove each contingency in writing or cancel by the deadline.
- **Inspections:** a general home inspection, plus specialists as needed: roof, sewer lateral, foundation, pest, pool, chimney, drainage.
- **Your own walk-through disclosure (AVID):** your agent notes visible conditions too.

We send a deadline calendar so nothing slips.

Photo: Michael Kahn on Unsplash



CLOSING

Appraisal, insurance & closing day

- **Appraisal:** if it comes in low, your contract terms decide your options.
- **Insurance:** get homeowner's quotes early, especially for hillside or wildfire-exposed homes.
- **Title:** review the preliminary title report and decide how you'll hold title.
- **Final walkthrough:** confirm condition and agreed repairs.
- **Wire safety:** call escrow at a number you looked up yourself before wiring. Never trust emailed changes.
- **After closing:** change locks, file the homeowners' exemption with the county, and keep your closing file.

Photo: Jakub Żerdzicki on Unsplash



RELOCATING

Moving within the Bay Area

- **Sell first, buy first or both at once:** each has trade-offs in risk and stress. We'll map them for your situation.
- **Rent-backs** can bridge the gap between closings.
- **Prepare your current home:** our construction experience helps you pick improvements that pay off.
- **Tax questions:** talk with a CPA about capital gains and property-tax transfer rules that may apply.
- **Commute test:** try your new commute before you commit.

Photo: Vitaly Gariev on Unsplash

NEXT STEP

Let's talk about your move

Tell us what you're planning. We'll reply personally.

Ryan Quinley

REALTOR® · DRE 02114228
916.698.7139
RQuinley@kw.com

Denise Quinley

REALTOR® · DRE 02120682
510.648.0847
DQuinley@kw.com

Keller Williams Elevate · 5201 Great America Pkwy, Suite 138, Santa Clara, CA 95054
quinleyrealty.com

Each Keller Williams® office is independently owned and operated. This guide is general information and not legal, tax, lending or inspection advice; laws, forms and local details change, so verify independently. Stock photos via Unsplash under the Unsplash License. Equal Housing Opportunity.