THE BRANDON DREW GROUP | Powered by naf newamerican FUNDING

Free guide

CALIFORNIA EDITION

The Homebuyer's Guide

Every step from first call to keys, in plain words. Short on purpose: call us for the details that fit you.



From Robert and Colleen Olivas and the team at The Brandon Drew Group · 8463 Haven Ave #B, Rancho Cucamonga · 909.944.8800



FAMILY-RUN, CLIENT-DRIVEN

A local family, with a nationwide lender behind us.

> **"We treat every client like family, from the first call to the day you get your keys."**

Robert and Colleen Olivas, founders

Local

A family team at Foothill and Haven in Rancho Cucamonga.

Licensed

Every loan officer's license is listed on NMLS Consumer Access, and Colleen is licensed in California and Tennessee.

Backed nationwide

Buying in another state? We'll connect you with a New American Funding loan officer licensed there. NAF is licensed in all 50 states.

YOUR PATH HOME

Six steps, one team.

The whole trip on one page. Each step gets its own short page next.

1. **Talk to us**

   A no-pressure call about your goals, income, savings and debts.

2. **Get pre-approved**

   We check your documents up front, so there are fewer surprises later.

3. **Find down payment help**

   Programs like CalHFA and GSFA can help with the down payment or closing costs.

4. **Shop and make an offer**

   Shop with your pre-approval letter, and send us each offer before you sign it.

5. **Underwriting and appraisal**

   The lender confirms everything, and the home is appraised.

6. **Close and get your keys**

   Review your final numbers, sign, and the home is yours.

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STEP 1 OF 6

Talk to us

A no-pressure call about your goals, income, savings and debts.

- There's no cost to talk.
- We'll tell you plainly if now is the time, or what to work on first.
- Bring your questions, even the ones that feel basic.

GOOD TO KNOW

Have a rough idea of your monthly budget, savings and debts. Exact numbers can come later.

Call us when you're starting to think about buying

Colleen or the office: **909.944.8800** · Monday to Friday, 8:30 to 5; Saturday and Sunday by appointment

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STEP 2 OF 6

Get pre-approved

We check your documents up front, so there are fewer surprises later.

- A pre-qualification is a quick estimate. A pre-approval means a lender has checked your documents. Neither is a promise to lend.
- Lenders look at your income, savings, debts and credit. FHA allows scores from 580 for its smallest down payment, and lenders and programs can ask for more.
- Your debt-to-income ratio is the share of your monthly income that goes to debts. The limit depends on the loan.

GOOD TO KNOW

Comparing lenders? FICO treats multiple mortgage credit checks within a short shopping window as one inquiry. The window depends on the scoring version.

Call us when you want to know where you stand

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STEP 3 OF 6

Find down payment help

Programs like CalHFA and GSFA can help with the down payment or closing costs.

- Most help is a loan, not a gift. Ask how and when it's repaid before you plan around it.
- Programs have income limits and other rules, and funds can run out.
- We'll lay out which ones may fit you, side by side. See Programs at a glance near the end.

GOOD TO KNOW

CalHFA counts you as a first-time buyer if no one on the loan has owned and lived in a home, or lived in a home their spouse owned, in the past 3 years.

Call us when you want to know which programs fit you

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STEP 4 OF 6

Shop and make an offer

Shop with your pre-approval letter, and send us each offer before you sign it.

- Earnest money is a deposit that shows the seller you're serious. It's usually held in escrow.
- Some homes come with a special tax (Mello-Roos) on top of property tax. Ask for the tax bill early.
- Before you sign, check that the payment, taxes and insurance fit your budget.

GOOD TO KNOW

Earnest money is usually credited toward your costs at closing. Your contract's contingencies help protect it, so know their deadlines before you sign.

Call us when you're about to make an offer

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STEP 5 OF 6

Underwriting and appraisal

The lender confirms everything, and the home is appraised.

- An underwriter reviews your file and may ask for a few more documents. Send them quickly.
- Until closing, don't change jobs, open new credit or move large sums of money without asking us first.
- The appraisal checks the home's value for the lender.

GOOD TO KNOW

A "condition" is a request for one more document or an explanation. Answer it quickly and your file keeps moving.

Call us when the lender asks for something you don't understand

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STEP 6 OF 6

Close and get your keys

Review your final numbers, sign, and the home is yours.

- You'll get your Closing Disclosure at least three business days before closing. Compare it to your Loan Estimate.
- Before you wire any money, call escrow at a number you found yourself to confirm the instructions. Scammers send fake wiring emails.
- After closing, keep your documents somewhere safe. We're still here for questions.

GOOD TO KNOW

Put your Closing Disclosure next to your Loan Estimate and ask us about anything that changed.

Call us when anything on your final numbers looks different

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BEFORE YOU START

Do and don't

The habits that keep a home loan smooth, from the first call to closing day.

Do

- Get pre-approved before you shop seriously.
- Keep your pay stubs and bank statements together.
- Ask how any down payment help is repaid.
- Send us each offer before you sign it.
- Answer document requests quickly.
- Call escrow at a number you found yourself before you wire money.

Don't

- Open new credit or make big purchases before closing without asking us.
- Change jobs without telling us first.
- Move large sums between accounts without telling us first.
- Treat a pre-qualification as a promise to lend.
- Miss your contract's deadlines. Put them on your calendar.
- Sign anything you don't understand. Ask us or your agent first.

Call us when you're not sure whether something will affect your loan

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PROGRAMS AT A GLANCE

Help that may fit you

Every program has its own rules. We'll tell you plainly which ones may fit.

DOWN PAYMENT HELP

CalHFA MyHome Assistance

For first-time buyers. A deferred second loan for the down payment or closing costs. Payments are deferred while you keep your first mortgage; it builds simple interest and is repaid when you sell or transfer the home, refinance or pay off your first mortgage.

CLOSING COST HELP

CalPLUS with ZIP

For first-time buyers. A CalHFA first mortgage with a slightly higher rate than CalHFA's standard loan, paired with ZIP, a deferred loan for closing costs and prepaid items only.

NOT A FIRST-TIME BUYER?

GSFA Platinum

Down payment and closing cost help that doesn't require you to be a first-time buyer. Its standard option is a second loan with monthly payments.

FLEXIBLE CREDIT

FHA loans

Insured by FHA and made by approved lenders. Scores from 580 can qualify for FHA's smallest down payment; lenders can ask for more.

FOR THOSE WHO SERVED

VA loans

For eligible veterans, service members and some surviving spouses, for a home you'll live in. The benefit can be used more than once.

STEADY INCOME, SOLID CREDIT

Conventional loans

Not backed by the government. Often a fit with steady income and solid credit. Some CalHFA programs pair with them too.

CalHFA income limits, 2026

The limit for CalHFA's first mortgages and MyHome depends on the county where the home is: one number per county, not based on household size. All 58 counties: tbdgmortgage.com/calhfa/income-limits

Source: CalHFA income limits, effective 06/30/2026.

Los Angeles	**$214,000**
Orange	**$274,000**
Riverside	**$210,000**
San Bernardino	**$210,000**
San Diego	**$259,000**
Ventura	**$268,000**
Imperial	**$192,000**

Down payment help is usually a loan, not a gift. Funds are limited, rules can change, and every program has eligibility requirements. California's Dream For All closed for 2026 on March 16, 2026.

GET READY

What to have ready

Gather these when you're ready to apply. Your loan officer may ask for more.

Everyone

- [ ] Photo ID
- [ ] Bank statements for the last 2 months, every page

If you're paid by an employer

- [ ] Pay stubs for the last 30 days
- [ ] W-2s for the last 2 years

If you own a business or are self-employed

- [ ] Personal tax returns, last 2 years, all schedules
- [ ] Business tax returns, last 2 years, all schedules

If you own a home now

- [ ] Your most recent mortgage statement
- [ ] Your homeowners insurance policy

Questions to ask any lender

1. Is this a pre-qualification or a pre-approval? What did you check?
2. Are you approved to offer CalHFA programs?
3. How is any down payment help repaid, in plain words?
4. Who will I talk to from start to finish?
5. What could slow my loan down, and how do we avoid it?

Call us when you want help with any of this

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WE'RE HERE FOR YOU

Talk to us whenever you're ready!

Call Colleen or the office

909.944.8800

Monday to Friday, 8:30 to 5; Saturday and Sunday by appointment



Call
909.944.8800

Book a time
tbdgmortgage.com

Apply online
Scan with your phone's camera, or go to tbdgmortgage.com/apply

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EQUAL HOUSING LENDER

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