TOSHIMI MINAMI, REALTOR®

RELIABLE REALTY INC.

First-Time Buyer Guidance

Each step in order, your numbers made clear, and programs that may lower your upfront costs.

Buying your first home comes with new terms, deadlines, and costs. I take you through each step in order, help you understand your numbers, and point you to programs that may lower what you need upfront.

What's included

- A plain-English walk-through of the full process before you start looking
- Help comparing loan options with a lender you choose
- Introductions to lenders who work with down payment assistance programs
- Budgeting help for closing costs, HOA dues, Mello-Roos, and insurance
- Support through inspection, appraisal, and the final walk-through

How it works

1. **Learn the process**
2. **Get pre-approved**
3. **Find your home**
4. **Close with confidence**

Good to know (October 2026): CalHFA's MyHome Assistance Program offers eligible first-time buyers a deferred-payment junior loan of up to 3.5% of the price with a CalHFA FHA loan, or up to 3% with a CalHFA conventional loan. Income limits apply, and one buyer must complete homebuyer education. Program terms and funding change, so a CalHFA-approved lender confirms eligibility.

Source: CalHFA MyHome Assistance Program

Let's talk about your plans.

Free consultation, no obligation. I take calls 24 hours a day.

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