

Your Path to Buying in Bakersfield

Your roadmap for when you're 6 to 24 months out.

What to do, in what order, so when you are ready the house part is the easy part.



The whole road on one page

Move to the next stop when you finish this one, not when the calendar says so.

Stop 1. Measure. Find out exactly where you stand. Usually 12 or more months out.

Stop 2. Build. Fix what needs fixing and learn what homes cost. Usually 6 to 12 months out.

Stop 3. Get ready. Preapproval, help with your cash, your agent. Usually 3 to 6 months out.

Stop 4. Buy. Tour, offer, escrow and keys. The last 3 months.

Where are you?

- **Two years out.** Stop 1 now. Then Stop 2 until your numbers are where you want them.
- **About a year out.** Stop 1 this month, then Stop 2.
- **About six months out.** Stop 1 this month, then work Stops 2 and 3 together.

You can start with free steps. Not yet is the best time to start.



The five things a lender looks at first

Know yours, don't guess. Write them in.

1. Your credit score. The one a lender pulls, not the free app score. _____

2. Your income. The way a lender counts it. Overtime, bonus, self-employment and side income are counted differently. _____

3. Your monthly debts. Car, student loans, card minimums, child support. _____

4. Your savings. And where it came from. Money that just showed up gets questions. _____

5. Your time on the job. A job change at the wrong time can stop a loan. _____

The loan program and the home itself matter too. A lender can review all of it in one conversation, usually at no cost and with no obligation.

Your next step: Text me and I'll connect you with a couple lenders here in town I trust.

Stop 1. Measure



Pull your credit reports. Free every week at annualcreditreport.com, from all three bureaus. Errors are common, and disputes take time. Time is what you have right now.

Talk to a lender. Not to get a loan. To learn where you stand and what the gap is. If that feels like too much, fill in the five things first, then call.

Find your comfortable number. What a lender approves and what you're comfortable paying are two different numbers. Your house payment includes the loan, property taxes, homeowners insurance, mortgage insurance on many loans, and HOA dues if there are any. Then leave room for upkeep.

Open a separate savings account. Save on a schedule and keep your statements. Lenders ask where your money came from.

Write down your three must-haves. Not a wish list. The three things you won't give up.

Your next step: Pull your reports and book the lender conversation this month.

Stop 2. Build



Work the lender's list. Pay down the balances your lender says matter most. It is not always the biggest one.

Keep your credit steady. Pay everything on time and keep card balances low. Ask your lender before you open or close any credit.

Keep every deposit clean. Cash under the mattress is the hardest money to use. Move money with a paper trail.

Take a homebuyer course. Many assistance programs require one. Certificates can expire, so ask your lender when to take it.

Get on a real home search. Not to buy. To learn what homes cost in the areas you like.

Drive the areas you're considering on the days and at the hours you'd actually be there.

Your next step: Text me ALERTS and I'll set up a search so you see homes the day they list.

Stop 3. Get ready



Get fully preapproved. A preapproval means a lender reviewed your income, credit and savings. It is conditional, not final approval, but sellers take it seriously.

Find help with your cash. Ask your lender which programs you qualify for. CalHFA MyHome offers up to 3.5% of the price on an FHA loan or 3% on a conventional loan, as a deferred loan, not a gift, if you qualify and funds are available. California Dream For All opens in short windows. Its 2026 round closed March 16.

Choose your agent. We sign a written buyer agreement before we tour together. In California it lasts no more than three months at a time. It spells out what I do, how I'm paid, who pays, and how it ends.

Narrow your areas from five to two, and start touring.

The danger window. Ask your lender before you change jobs, buy a car, co-sign for anyone, or move large amounts of money. This is where good loans fall apart.

Your next step: Get your preapproval letter and send it to me.

Stop 4. Buy



Your offer. In Bakersfield, homes sold for a median 99.1% of list price after a median 39 days on the market. Redfin, September 2026. Plan your preapproval around the list price, not a big discount.

Your protections. Inspection, appraisal and loan. How long each lasts is negotiable. Know what you give up before you shorten or waive one.

Escrow. Often 30 to 45 days, depending on the loan and the contract. Inspection first, then the appraisal, then final loan approval.

Answer your lender the same day. It is the biggest thing in your control.

Wire fraud warning. Never send money because of an email. Call escrow at a number you looked up yourself.

Your next step: When your preapproval is in hand, let's pick your first tour day.

Your savings plan

Write in your numbers. Your lender confirms the real ones.

Down payment. It depends on the loan.

- FHA: as little as 3.5% with a 580 score
- Conventional: as little as 3% for many first-time buyers
- VA and USDA: can be zero for those who qualify

My down payment: _____

Closing costs. Often 2% to 5% of the price. Sellers and assistance programs can sometimes cover part. _____

Money left over. For moving, repairs and emergencies. _____

Total I need: _____

Months until I buy: _____

Save each month (total divided by months): _____

Earnest money. Usually 1% to 3% of the price, due within days of an accepted offer. It is generally applied to your down payment or closing costs, so it is part of your total, not on top of it. You just need it early.

Example math, not a loan offer. I am not a lender.

Your monthly check-in

Same day every month. Five minutes.

- Credit reports checked _____
 - Balances paid down this month _____
 - Saved this month _____
 - Savings total so far _____
 - Next step on my roadmap _____
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Ask your lender first before you:

- Change jobs, go to commission pay, or start a business
- Open or close a credit card
- Finance a car, furniture or appliances
- Co-sign for anyone
- Move large amounts of money
- Stop paying anything, even a bill you're disputing

If a lender says not yet, ask what would change the answer. That list becomes your plan.

Your next step: Put your check-in day on your calendar now.

You don't have to be ready to talk to me

Most people I help started a long time before they bought. I'll get you on a home search, connect you with a couple lenders here in town I trust, and check in when you want me to. No pressure.

Call or text: 661-933-8428

Email: realestatejulioco@gmail.com

Website: www.RealEstateJulio.net

Instagram: @realtorjuliobakersfield

Julio Ochoa | Next Level Realty | CalDRE 02198776 | Brokerage CalDRE 02222618 | 9700 Stockdale Hwy Suite 329, Bakersfield, CA 93311

Figures checked October 2026: Redfin, Bakersfield, September 2026; CalHFA; annualcreditreport.com. Programs and prices change. I am not a lender, and nothing here is a loan offer or a commitment to lend. No rates are quoted because only a lender can quote yours. Equal Housing Opportunity.