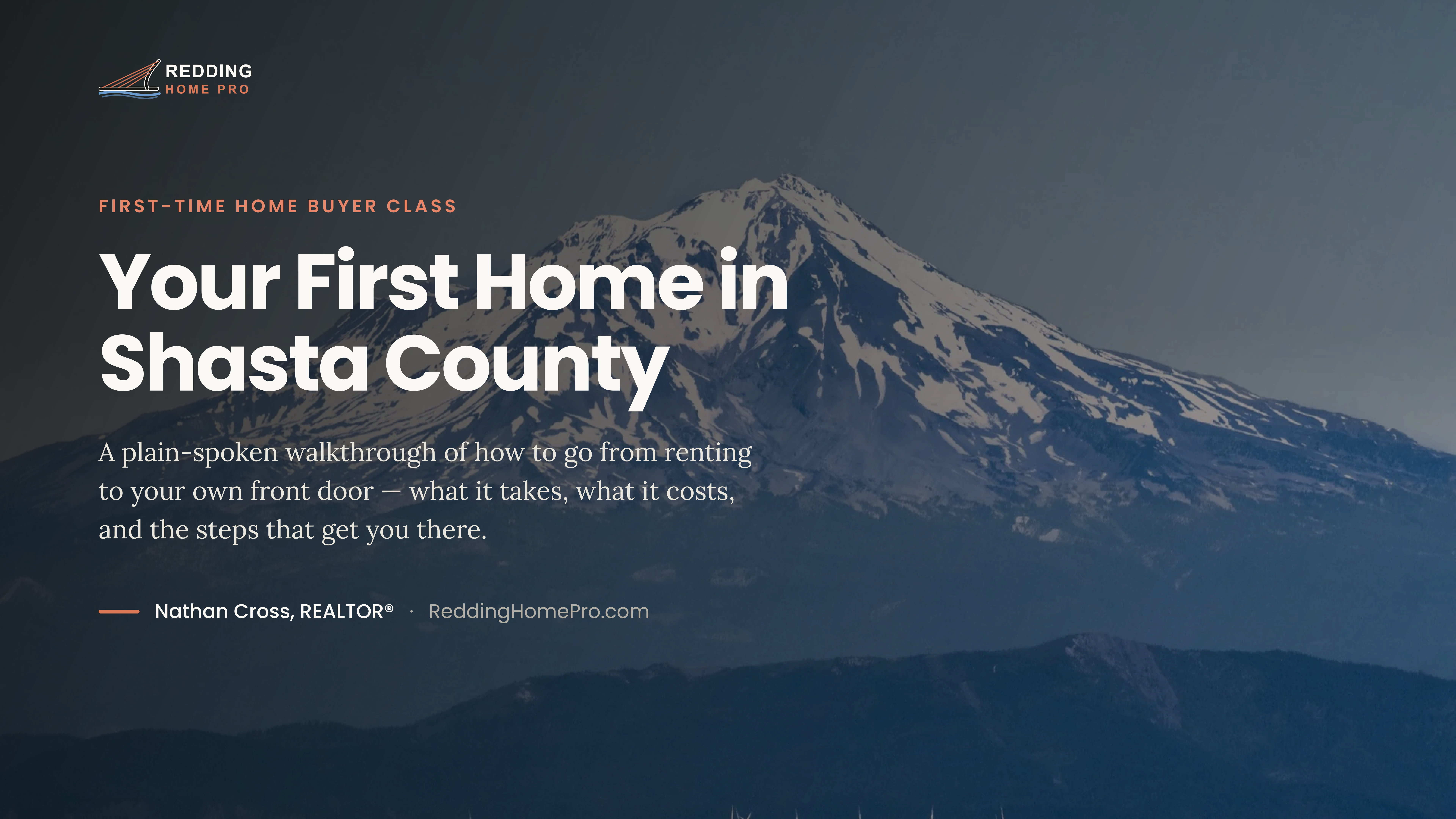

REDDING
HOME PRO

FIRST-TIME HOME BUYER CLASS

Your First Home in Shasta County

A plain-spoken walkthrough of how to go from renting to your own front door — what it takes, what it costs, and the steps that get you there.

Nathan Cross, REALTOR® · ReddingHomePro.com

Nathan Cross

REALTOR® · eXp Realty · DRE# 02082647

YOUR GUIDE

Hi, I'm Nathan.

I help families buy and sell homes across Redding and Shasta County. First-time buyers are my favorite people to work with — there's a lot to learn, and I'll walk you through every step in plain English.

5+
years serving Shasta County

53
five-star client reviews

100%
local — I live & work here

THE PLAN

What We'll Cover

01

The Redding market today

02

Are you ready to buy?

03

Loans & down-payment help

04

What it really costs

05

The buying process

06

Making an offer & closing

SECTION ONE

The Redding Market Today

Still one of the most attainable markets in California — and why so many families are moving here.

~$409K	Median single-family sale price in the Redding area
~54 days	Typical time a home spends on the market
~2.8 mo	Months of inventory — a fairly balanced market

Figures as of mid-2026 — ask me for this week's exact numbers.

STEP ONE

Are You Ready to Buy?

Three things matter most. You don't need them perfect — you need them headed in the right direction.

Steady Income

Two years of consistent work history. Lenders want to see you can carry the payment month after month.

Credit Health

620+ opens most doors; FHA can go to 580. The higher your score, the better your rate.

Some Savings

Enough for a down payment and closing costs — often far less than you think, thanks to assistance programs.

STEP TWO

Start With Pre-Approval

Before you tour a single home, talk to a lender. A pre-approval letter does three things for you:

1. Sets your true budget — the price range you can actually afford
2. Makes your offer credible — sellers take you seriously
3. Surfaces issues early — while there's still time to fix them

*Pre-***qualified** *is a rough guess. Pre-***approved** *is verified. Get pre-approved.*

WHAT LENDERS LOOK AT

Income & job history	2 yrs
Debt-to-income ratio	under ~43%
Credit score	580–620+
Money for down + closing	varies

STEP THREE

Loan Types at a Glance

Loan	Down Payment	Best For
Conventional	3%+	Solid credit; PMI drops off at 20% equity
FHA	3.5%	Lower credit (580+) or smaller savings
VA	0%	Veterans & active military — no PMI
USDA	0%	Rural areas: Cottonwood, Burney, Shingletown

THE MYTH-BUSTER

You Probably Don't Need 20% Down

Real down-payment and assistance programs exist for buyers right here in Shasta County.

CALHFA

Down-Payment & Closing Help

California's first-time-buyer programs offer deferred loans toward your down payment and closing costs.

USDA RURAL

$0 Down in Outlying Areas

Buy with no down payment in eligible rural pockets of the county. Income limits apply.

HEROES

Teachers & First Responders

Special loan and credit programs for educators, firefighters, police, and EMS.

Programs and eligibility change often — I'll help you find the ones you qualify for today.

SECTION TWO

What It Really Costs

Upfront, One Time

Earnest money deposit	1–3%
Down payment	0–20%
Closing costs	2–5%
Home inspection	~$500
Appraisal	~$700

Every Month — "PITI"

Principal & interest	the loan
Property taxes	~1.1%/yr
Homeowners insurance	varies
PMI (if <20% down)	drops off
HOA (if any)	if applicable

I negotiate seller credits wherever possible to help offset these costs for my buyers.

SECTION THREE

The Buying Process, Step by Step

1. Get pre-approved
2. Define needs & budget
3. Tour homes
4. Make an offer
5. Open escrow & inspect
6. Appraisal & final approval
7. Sign & get keys

Most first-time buyers go from accepted offer to keys in about **30–45 days**.

Nathan Cross

REALTOR® · eXp Realty

WHY WORK WITH ME

What I Do for You

- ✓ Find the right homes — including ones not yet on the market
- ✓ Run the numbers honestly, so you never overpay
- ✓ Write and negotiate a strong, smart offer on your behalf
- ✓ Coordinate the lender, inspectors, and escrow start to finish
- ✓ Protect your interests every step — all the way to the keys

STEP FOUR

Making a Strong Offer

Winning isn't about paying the most. It's about a clean, credible offer the seller can say yes to.

01 Price to the comps

Grounded in what similar homes actually sold for.

02 Solid earnest money

Signals you're serious and committed.

03 Smart contingencies

Protect yourself on inspection, appraisal, and loan — without overloading the offer.

04 Flexible terms

A closing date that suits the seller can beat a higher price.

STEP FIVE

Inspections, Appraisal & Closing

Home inspection	Your window to learn the house — and negotiate repairs or credits.
Appraisal	The lender confirms the home is worth what you're paying.
Underwriting	Final loan approval. Don't open new credit or change jobs now.
Final walkthrough	Confirm the home is in the condition you agreed to.
Sign & record	It records — and the keys are officially yours.

LEARN FROM OTHERS

Mistakes to Avoid

1. Shopping for homes **before** getting pre-approved
2. Maxing out your budget with **no monthly cushion**
3. Opening new credit or financing a car **mid-process**
4. Skipping the inspection just to **win a bidding war**
5. Going it alone with **no one representing your side**

WHERE TO START

Your Next Step

01

Book a Free Buyer Consultation

A relaxed 30-minute sit-down. We'll map out your personal plan — no pressure, no obligation.

02

Get Pre-Approved

I'll connect you with a trusted local lender so you know your number before we start.

Book My Free Consult

Connect Me With a Lender

Get the Class PDF

REDDING
HOME PRO

LET'S GET STARTED

Let's Find Your First Home

You don't have to figure this out alone. Reach out anytime — I'd love to help you take the first step.

Book My Free Consult

Call or Text (530) 999-1773

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