VISIONARY ESTATES

Bilal Salimi · Broker DRE# 01480904 · NMLS# 300923 · CA Ins. Lic. #0F85254
English · Farsi · Urdu · Hindi

The Buyer's Guide

One advisor for the home, the loan and the insurance, so nothing falls through the cracks between offer and keys.

$0 lender origination fee at par pricing

On homes purchased in Fremont, Newark, Hayward or Union City when Bilal is both your buyer's agent and your loan originator, on loan applications through December 31, 2026.

Optional: each service is available on its own at standard pricing, and you are never required to use one to get the other. You'll receive an Affiliated Business Arrangement disclosure and a written disclosure of compensation in both roles. Third-party fees (appraisal, credit report, title, escrow, government fees) and prepaid items still apply. Par pricing means no discount points or lender credits. Subject to credit approval and program guidelines. SI MTG, the mortgage division of Salimi Investments, NMLS# 300923, is a broker, not a lender.

WHAT'S INCLUDED

✓ **Strategy and search**
Neighborhood, school-district and commute research, MLS search and alerts, and private showings.

✓ **Know the home before you offer**
A pre-offer review of orientation and sunlight, lot and street layout, nearby comparables and ADU potential.

✓ **Loan shopping across lenders**
Through SI MTG, I compare multiple wholesale lenders, and I'll review a Loan Estimate from your own bank for free.

✓ **Complex income handled**
RSUs, bonuses, self-employment, bank-statement and WVOE income, plus CalHFA first-time buyer and down payment assistance loans.

✓ **Closing-cost help**
Options such as a seller credit, a lender credit, or crediting part of the buyer's agent commission back to you, when your contract and lender allow it.

✓ **Insurance and closing**
Homeowners insurance quotes early in escrow, then offer, negotiation, inspections, appraisal and deadlines through closing.

NOT INCLUDED (OR PAID SEPARATELY)

— **Inspections and appraisal,** paid to independent professionals. I'll schedule them and help you read the reports.

— **Third-party closing costs** (escrow, title, recording, prepaids), itemized in your Loan Estimate.

— **Legal, tax, survey and engineering advice** from licensed specialists.

— **Buyer-agent compensation** is set in our written agreement. It may be paid by the seller, by you, or both, and is negotiable.

Book a free buyer consultation

Scan the code, call or text **(510) 786-8739**, or email Bilal@SalimiInvestments.com
44840 S Grimmer Blvd, Fremont, CA 94538 · www.visionaryestates.com

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HOW IT WORKS

1. **Free consultation.** Your goals, budget, timing and must-haves, and a written buyer representation agreement as California requires.
2. **Pre-approval.** Loan options compared side by side, including points vs. lender credit and conforming vs. jumbo.
3. **Search and tour.** Targeted alerts and showings, with a pre-offer review of every home you're serious about.
4. **Offer.** Priced from comparable sales, with terms that stay competitive while protecting you.
5. **Escrow (typically 21–30 days).** Inspections, appraisal, insurance and loan approval on one timeline.
6. **Close and move in.** Utility setup checklist for your city, and I'm still here after closing.

FIRST-TIME BUYER? PROGRAMS TO KNOW (AS OF OCTOBER 2026)

Program	What it offers	Status
Newark Down Payment Assistance Loan	Up to $200,000 for Newark homes (income limits apply)	Pre-applications through Jan 8, 2027
CalHFA MyHome / ZIP	3–3.5% down payment help; 2–3% toward closing costs	Available now through SI MTG
Housing Trust SV Home Access	Up to $200,000 (at or below 80% AMI)	Active, first-come
CalHFA Dream For All	Up to 20% of price, max $150,000, by lottery	2026 round closed; watch for next round
3% down loans	HomeReady, Home Possible, Conventional 97; FHA 3.5%; VA 0%	Ongoing

Full program details, deadlines and an eligibility checker: **visionaryestates.com/first-time-buyer.php**. Monthly payment calculator with local property taxes: **visionaryestates.com/mortgage-calculator.php**.

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