



THE 2026 HOMEBUYER BLUEPRINT:

YOUR FIRST 90 DAYS TO BUYING A HOME
IN SANTA MARIA, SLO &
SANTA BARBARA COUNTY

You're taking the first step toward a major life milestone — becoming a homeowner.

Congratulations.

As your mortgage expert, my job is simple: make the financial side clear, confident, and completely manageable.

This guide breaks down exactly what to focus on over the next 90 days so your financing is strong... and your frustration is low.

I'm Phoebe Jaeckels, a mortgage lender serving Santa Maria, Orcutt, San Luis Obispo, and California's Central Coast



Set the Foundation (Days 1–30)

The financial prep work is the most important part of the journey. This isn't the exciting part... but it's where buyers win.

Week 1

Start With the Numbers

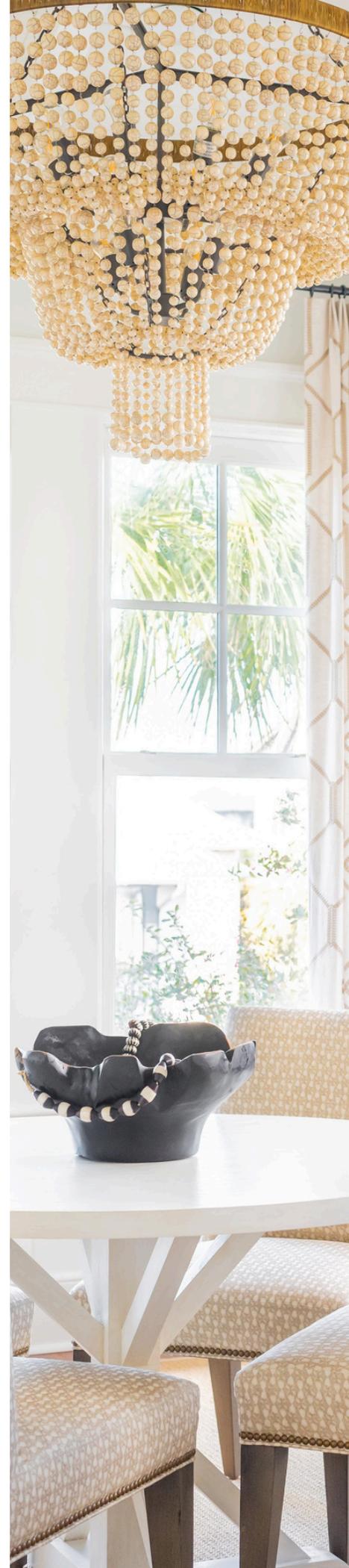
Before you scroll another listing, pause and look at your foundation:

- Credit score + credit report (yes, they matter — but no, they don't need to be perfect)
- DTI (debt-to-income) — this tells us how much you can comfortably afford
- Cash flow + savings for down payment, closing costs, and your post-closing cushion

👉 This isn't about judgment. It's about clarity. I've worked with every scenario you can imagine.

WHAT IS DTI?

Your debt-to-income (DTI) ratio helps you assess your financial health and your ability to take on new debts, like a mortgage.



Calculate your DTI

RENT	
CREDIT CARD	
CAR + INSURANCE	
PHONE + INTERNET	
UTILITIES	
STUDENT LOANS	
SUBSCRIPTIONS	
FITNESS	
OTHER	
TOTAL EXPENSES	
÷ GROSS INCOME	
DEBT-TO-INCOME %	



Week 2

Have a Strategy Call With Your Lender

This step is way more than “get pre-approved.”

It’s where we figure out:

- Your real, comfortable monthly payment range
- How interest rates affect your buying power
- Which loan programs fit you — FHA loans, VA loans, USDA, and low-down-payment conventional mortgages for Central Coast buyers.
- What you don’t need to do (like put 20% down — that’s a myth for most people)

👉 You’ll leave this call knowing exactly what you can buy — without guessing.

Build Your Budget for Real Life, Not the Internet

I’ll show you what your payment looks like with:

- Taxes
- Homeowners insurance
- PMI (if applicable)
- HOA fees (if any)

Buyers often forget these variables. Understanding them now keeps you from falling in love with homes outside your comfort zone.

👉 The goal is a payment that supports your life — not one that controls it.

Week 3

Get a Loan Game Plan

Once we know your numbers, we'll map out the full plan:

- Your ideal price range
- Expected closing costs
- Whether buying points makes sense
- What we should prepare for based on your 2026 market
- How fast you can close when you make an offer

👉 A strong financial plan makes you a stronger buyer — and sellers notice.

Week 4

Prep Your Documents Early

You'll need:

- W-2s or 1099s
- Paystubs
- Bank statements
- Tax returns (sometimes)
- Asset statements
- Photo ID

Getting these together now prevents delays later — and makes your offer more competitive.

👉 The buyers who are ready on paper are the buyers who win.



Part 2: Begin the Search

(Days 31–60)

You've got clarity. You've got a plan. Now it's time to shop — and shop smart.

Week 5

Tour Homes With Your Budget in Mind

When you're touring, remember:

- Pretty homes are great, but monthly payments matter more
- Some homes have lower taxes = higher affordability
- Some homes may need fewer repairs = lower upfront costs
- Don't fall for "too good to be true" listings without asking why

👉 The right home is the one that fits both your life and your loan.



Understand Loan-Related Red Flags

These can affect financing:

- Foundation issues
- Major roof problems
- Water intrusion
- Unpermitted additions
- Unique property types (log homes, manufactured homes, etc.)

None of these are automatic deal-breakers — but they matter for your loan type.

👉 Tell me what you're seeing, and I'll tell you how it affects your financing.

Week 6

Revisit Your Loan Options

Once you've toured a few homes, we may adjust:

- Price range
- Loan type
- Down payment strategy
- Whether using seller credits makes sense
- Whether buying down your rate is worth it

👉 Your loan should fit the home you choose — not the other way around.

Week 7

Watch the Market, Not the Headlines

2026 is full of noise. Ignore it. What actually matters is:

- Local inventory
- Days on market
- Seasonal slowdowns
- Seller motivation
- Rate movement week-to-week

I'll keep you updated — because timing can save you thousands.

👉 Smart buyers win because they're informed, not emotional.



Part 3: Make Your Move (Days 61–90)

This is where financing and real estate strategy meet. And yes — this is where I'm in your corner the most.

Week 8

When You're Ready to Make an Offer

Here's what I do behind the scenes:

- Call the listing agent to verify your strength as a borrower
 - Update your pre-approval to match the offer
 - Strengthen your financial presentation
 - Strategize credits, concessions, and interest rate options
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- 👉 This is how you compete — even without offering the highest price.





Week 9

Inspections + Loan Conditions

Once under contract, inspections matter for your financing:

- Safety issues
- Structural concerns
- Major systems that are near end of life

I'll help you understand what's a "loan issue" vs. a "general home maintenance issue."

👉 Not everything needs fixing — but some things matter for the loan.

Week 10

Appraisal Process

The appraisal is simply a value check. If it comes in low:

- We review comps
- You and your agent negotiate
- I rework loan options
- We look at concessions
- We restructure if needed

👉 There is almost always a path forward — even with a low appraisal.

Week 12

Final Approval + Closing

This is the home stretch.

You'll:

- Sign final disclosures
- Complete your closing figures
- Do your final walkthrough
- Bring your funds to closing
- Get your keys

I'll be with you through every step so nothing feels confusing.

👉 Clear-to-close is the best email you'll get all year.

You Did It — You're a Homeowner.

You did it intentionally, strategically, and with a plan based on real information — not chaos or overwhelm.

If 2026 is your year to own a home, this guide is your roadmap.

And I'm here to walk you through every single step.



YOUR HOME GOALS MATTER

Let's schedule your 2026 Homebuyer Strategy Call — we'll walk through your goals, budget, loan options, and a personalized plan for the year.

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THIS HOMEBUYER GUIDE WAS CREATED FOR FIRST-TIME AND MOVE-UP BUYERS IN SANTA MARIA, ORCUTT, SAN LUIS OBISPO, AND CALIFORNIA'S CENTRAL COAST WHO ARE USING FHA, VA, AND CONVENTIONAL HOME LOANS

