

The Homebuyer's HANDBOOK

YOUR ROADMAP TO A SUCCESSFUL HOME PURCHASE

Your Path To A Smooth, Confident, And Stress-Free Home Purchase



Jordona Hertz

YOUR LOCAL REALTOR®

Serving The Temecula Valley And
Surrounding Areas For The Last 15 Years

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@jordona_your_realtor



@jordonahertz



Congratulations And **WELCOME** TO THE HOME BUYING PROCESS!

You've just taken a key step toward buying your home: selecting the real estate agent that is right for you! Buying a home is one of the largest financial and life decisions most of us ever make, and it's my mission to make sure you feel supported and confident along the way.

My commitment to you is to keep you informed and educated in order to have the best home buying experience possible. Although I am here to guide you every step of the way, I hope this guide can serve as a useful resource, too. There is lots of information here, but please never hesitate to just reach out directly with any questions.

Thank you for the opportunity to help you find your dream home and I look forward to beginning this journey together!

A handwritten signature in black ink that reads 'Jordona Hertz'.

Jordona Hertz, Broker And Team Lead

Hi There Nice To Meet You!

SO YOU'RE READY TO BUY A HOME?

Jordona Hertz delivers a bespoke real estate experience built on results, strategy, and care.

With over \$300M sold and 500+ successful transactions, she brings a level of expertise that ensures every client is positioned to win in today's market.

As the driving force behind The Hertz Group, Jordona combines high-end marketing, sharp negotiation, and a people-first approach to create a seamless, tailored experience for every client.

Recognized among the Top 9 agents in Riverside County (2026) and consistently ranked among the area's top producers, she is proud to be a trusted name in Menifee and beyond.

MY GOAL IS SIMPLE: TO HELP YOU MAKE CONFIDENT DECISIONS AND ACHIEVE THE BEST POSSIBLE OUTCOME, WITH AS LITTLE STRESS AS POSSIBLE.

My clients aren't just transactions—they're people with different goals, timelines, and needs. No two situations are alike, and I take pride in delivering a personalized experience that leads to real results.



Jordona Hertz
THE HERTZ GROUP | LIC#01938232

- #1 REALTOR IN MENIFEE, CA
- \$300M+ IN SALES AND COUNTING
- BROKER AND TEAM LEAD

Meet The Team

THE TEAM BEHIND THE EXPERIENCE



Robertino Hertz

Owner | Marketing Director

Born and raised in Southern California, Robertino “Tino” Hertz began his career in real estate marketing as a photographer and videographer. His background in visual storytelling led him into the entertainment industry, where he worked on major film productions and award-winning digital projects. Today, Tino leads marketing and operations for The Hertz Group, overseeing video, photography, branding, and digital strategy to ensure every listing is positioned at the highest level.

P: (951) 210-4345 E: Tino@JordonaYourRealtor.com

Sara Guzel

Operations Manager

Having lived in Murrieta for over 20 years, Sara proudly calls the community home. She has witnessed the city’s growth firsthand and brings over a decade of customer service experience, with a background spanning event planning, construction, and real estate. Sara’s top priority is guiding clients through the buying or selling process with care and attention to detail. She is the right-hand support of our team, known for her positive energy, reliability, and warm smile.

P: (951) 293-2146 E: Sara@JordonaYourRealtor.com



Katie Ellis

Client Relations Assistant

Katie Ellis serves as our Client Assistant, playing a key role in facilitating client communication and keeping the business running smoothly behind the scenes. With a natural ability to stay organized and attentive, she ensures every client experience is seamless from start to finish. Outside of work, Katie is an accomplished musician and actively involved in her church. She values time with her husband and two children and loves traveling and making meaningful memories with her family.

P: (909) 229-1056 Email: Katie@JordonaYourRealtor.com

Meet The Team

THE TEAM GUIDING YOU HOME



Brooke Ellis

Realtor® | CA DRE #02132005

Brooke Ellis is a Real Estate Agent with 12 years of experience in sales. She specializes in customer care and brings over 7 years of experience leading support teams and building processes that enhance company success. Brooke is known for her positive attitude, tireless energy, and commitment to helping clients efficiently, with their happiness as her top priority. She is inspired daily by her family, dog, and close friends, and enjoys cooking, dancing, and traveling with her significant other.

P: (801) 885-5199 E: Brooke@JordonaYourRealtor.com

Jessica Garde

Realtor® | CA DRE #01900358

Serving the Temecula Valley since 2011, Jessica Garde is known for her compassionate, patient, and client-focused approach to real estate. As a trusted agent with The Hertz Group, she helps buyers, sellers, and investors navigate a wide range of properties, from condos and manufactured homes to luxury estates. With experience across diverse California markets, Jessica provides thoughtful guidance, strong negotiation, and a seamless experience at every price point.

P: (951) 541-1562 E: Jessica@JordonaYourRealtor.com



Amanda Burroughs

Realtor® | CA DRE #02192184

Amanda has been an active member of the Murrieta and Temecula community for over 35 years. She's excited to bring that community focus into real estate. As a Murrieta/Temecula native, Amanda has deep knowledge of the area and can be your guide in finding or selling your next home. With a strong passion for customer service, Amanda is ready to support you every step of the way. As a member of The Hertz Group, she brings hard work, integrity, and attentive client care into everything she does.

P: (951) 764-7095 Email: Amanda@jordonayourrealtor.com

The Hertz Group

A LEADER IN THE REAL ESTATE INDUSTRY



We're proud to be part of The Hertz Group, a boutique real estate brokerage built around personalized service and intentional strategy. As a smaller, client-focused team, we prioritize quality over quantity—allowing us to provide hands-on attention and a truly tailored experience for every client. Our brokerage is committed to:

- *Personalized Service: Direct, attentive guidance from start to finish*
- *Intentional Marketing: Custom strategies designed specifically for each home*
- *Expert Care: A detail-driven approach focused on results and client satisfaction*

OUR MISSION AT THE HERTZ GROUP IS TO ELEVATE THE REAL ESTATE EXPERIENCE THROUGH
THOUGHTFUL SERVICE, STRATEGIC MARKETING, AND EXPERT GUIDANCE—ENSURING EVERY CLIENT
FEELS SUPPORTED, INFORMED, AND VALUED.

Hundreds of Families Served

AS OF 2026 500+ HOMES & \$300,000,000 IN VOLUME SOLD!



624 14th St, Manhattan Beach, CA

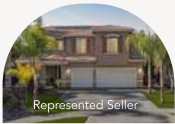


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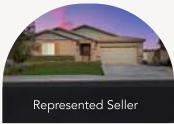


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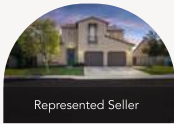
"THIS IS WHAT EXPERIENCE LOOKS LIKE WHEN IT MATTERS MOST"



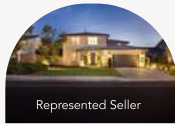
33567 Bellflower Pl, Murrieta



25360 Water Wheel Ct, Menifee



34416 Waltham Pl, Winchester



25315 Apache Hill Cir, Menifee



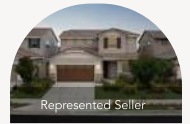
Avenida De La Bandolero, Temecula



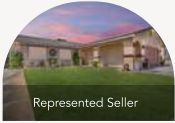
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26344 Ulman Court, Menifee



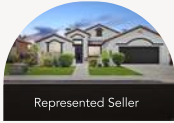
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13655 El Rio Ln, Desert Hot Springs



30085 Big Country Dr, Menifee



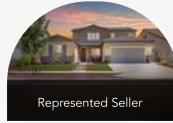
24009 Colmar Ln, Murrieta



30550 Aaron Road, Menifee



41410 Juniper St, Murrieta



30061 Big Country Dr, Menifee



30628 Buckboard Ln, Menifee



24369 Trailblazer Ln, Menifee



105 S Plantation Pl, Anaheim



45160 Red Mountain Rd, Hemet



30029 Long Shadow Cir, Menifee



23550 Carancho Rd, Temecula



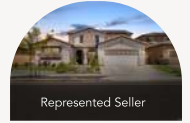
30038 Big Country Dr, Menifee



32342 Safflower St, Winchester



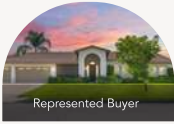
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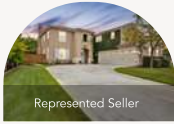
24588 Big Country Dr, Menifee



6759 Eagle Drive, Chino



26310 Wisdom Drive, Hemet



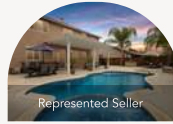
44966 Tudal St, Temecula



24359 Ponderosa Ln, Menifee



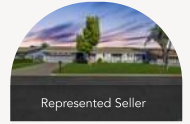
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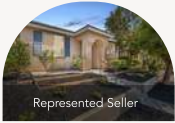
28675 Heather Green Way, Menifee



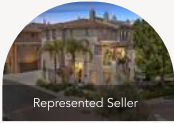
Via Estado, Temecula



16293 Cimarron Rd, Lake Elsinore



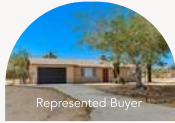
515 Palm Avenue, San Jacinto



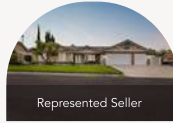
2204 Huntington Point Rd, San D.



30170 Big Country Dr, Menifee



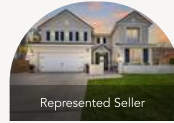
60231 Granada Dr, Joshua Tree



29193 Slumpstone St, Nuevo



30512 Stage Coach Rd, Menifee



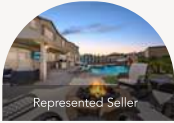
28690 Middlesbrough Ct, Menifee



24917 Sagebush Ln, Menifee



30096 Bristol Gate Ln, Menifee



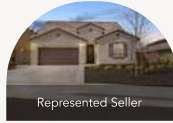
24552 Big Country Dr, Menifee



24780 Prairie Trail Ct, Menifee



33687 N Sidney Cir, Winchester



30583 Saddlepeak Ct, Menifee



25392 Lone Acres Rd, Menifee



30598 Wind Walker Way, Menifee



**450+
MORE!**



Steps to a Home Purchase

FROM PRE-APPROVAL TO KEYS IN HAND

1	LENDER PRE-APPROVAL Know your price range before you start touring homes.
2	VIEW HOMES, WRITE THE OFFER AND NEGOTIATE PRICE Tour the homes that fit, then put your best offer forward.
3	UNDER CONTRACT • Title search • Home inspection • Termite inspection • Appraisal ordered by lender • Post inspection agreement • Final commitment letter by lender • Order home warranty • Schedule homeowner's insurance • Final amount needed for closing • "Clear to Close"
4	CLOSING AND KEYS Sign, fund, record, and the home is yours.

Each of these steps is covered in the pages that follow, so you always know what comes next.

Home Buying Today

WHERE BUYERS FOUND THE
HOME THEY PURCHASED

52%

Internet

28%

Real Estate Agent

8% *Friend, Relative, Neighbor*

6% *Home Builder*

4% *Yard Sign/Open House*

3% *Knew the Sellers, Direct*

1% *Print Advertisement*



Lender Pre-Approval

KNOW YOUR PRICE RANGE BEFORE YOU SHOP

Before you officially begin your home search, I always recommend you speak with a lender about getting pre-approved. A lender is a great resource for answering financial questions and providing a clear understanding of the loan range you are likely to be approved for. This helps you set a price for your home search!

A pre-approval is a preliminary indication of the size of mortgage you'll be able to receive. The lender does an initial evaluation of your finances, including your credit score, income, and debts. The process may also help identify any potential problems with your credit.

These are some documents you may need to provide for your pre-approval:

- ☐ Tax returns
- ☐ W-2 forms
- ☐ Pay stubs
- ☐ Bank statements
- ☐ Monthly debt

Questions to ask when interviewing potential lenders

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer? When can you lock in my rate?
- What fees can I expect from you, and what are my estimated closing costs?



Recommended Lender

A LENDER I KNOW AND TRUST

Feel free to reach out and interview him.



Kevin Luttrell

TRUSTED RATE

Sr. Loan Officer | NMLS #933256

P (714) 244-8814

E kluttrell@trustedrate.com

A 4590 MacArthur Blvd, Suite 500
Newport Beach, CA 92660

About Kevin, in his words

As a Senior Mortgage Advisor with over 12 years of experience, I am committed to providing exceptional service and expert guidance to my clients. I set myself apart by ensuring my clients fully understand all their options, the costs involved, and what to expect throughout the mortgage process. I believe in transparency and education, empowering my clients to make informed decisions. Honesty and integrity are foundational principles in my life and to which I'm committed in business as well.

Working with me, you can expect that I will always be available to answer your questions and provide regular updates on your loan status. You can believe that when I say your loan will be approved, it will be. And you can rest assured that your rate and costs will be as expected at closing.



My Home Wish List

WHAT MATTERS MOST IN YOUR NEXT HOME

The basics

PRICE RANGE

BEDROOMS

BATHROOMS

MOVE IN BY

Must haves

Nice to haves

Areas and neighborhoods

Deal breakers



The Home Search

PREVIEW HOMES, WRITE THE OFFER, NEGOTIATE

Preview Homes

With your pre-approval in hand, we tour the homes that fit your price range and your wish list.

I'll set up a search so new listings that match come straight to you, and we'll preview the ones worth seeing in person.

Write the Offer and Negotiate Price

Great news, you're ready to move forward with a property! Before we write an offer, we'll need to gather a few documents and discuss some important details:

- Pre-approval letter
- Offer price
- Financing amount
- Earnest money deposit
- Proof of remaining funds
- Closing date
- Inspection period
- Closing costs

It's more common than ever to see homes have multiple offers. Here's how we put your best foot forward:

- Submit your pre-approval letter with your offer
- Have your lender call the listing agent to share your pre-approval details
- Make a cash offer if possible
- Offer more than asking price
- Be flexible with your closing date
- Keep your offer free from contingencies unless they are deal breakers



Under Contract

INSPECTIONS, LOAN AND APPRAISAL

Inspection

10 to 15 days

The typical inspection period is between 10 and 15 days.

Start right away

Now that your offer has been accepted, it's critical to begin scheduling inspections as soon as you are under contract. This will ensure that we do not run out of time or have any delays in the closing process.

A home inspector I recommend



Brian Treat

TNT INSPECTION PROS

(562) 201-1949 • tntinspectionpros.org

23517 Mountain Breeze Dr, Murrieta, CA 92562

Loan Application and Appraisal

You will typically have 3 to 5 days after the contract has been executed to make an application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, we will have an opportunity to negotiate the price again if the appraisal comes back lower than your offer.

A vertical photograph on the left side of the page shows a modern interior. It includes a staircase with white railings and wooden steps, a large floor lamp with a white shade and a wooden base, and a low-profile sofa with white and grey cushions. The floor is made of light-colored wood planks.

Under Contract

TITLE, INSURANCE AND WARRANTY

1 Title Search

A title search is an examination of public records to determine and confirm a property's legal ownership, and find out what claims or liens are on the property. A clean title is required for any real estate transaction to go through properly.

2 Home Insurance

You will need to obtain a homeowner's insurance policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with recommendations.

3 Home Warranty

A home warranty is a one-year service agreement that helps cover costs should you need to repair or replace covered home system components or appliances due to wear and tear. It is not an insurance policy, but rather a service contract that pays the cost of repair or replacement of covered items, such as major kitchen appliances, as well as electrical, plumbing, heating, and air conditioning systems. A warranty doesn't cover windows, doors, or other structural features.

Clear to Close

THE FINAL STRETCH

Remember!

As excited as you may be to begin shopping around for furniture and home goods, it's best to wait until after closing day. Avoid making major purchases, opening new lines of credit, and changing jobs during this period. If in doubt, be sure to call me or your lender to discuss.

"Clear to Close"

You did it! This means that the mortgage underwriter has approved your loan documents and we can confirm your closing date.

Closing and Keys

Sign, fund, record, and the home is yours. Welcome home.





Costs to Consider

WHAT TO PLAN FOR BEYOND THE PRICE

Three numbers to know before you write an offer, so there are no surprises at closing.

1-3%
OF THE PURCHASE
PRICE

Earnest Money

Earnest money is a deposit made to a seller that represents a buyer's good faith to buy a home. The money gives the buyer extra time to get financing and conduct the title search, property appraisal, and inspections before closing. The cost is typically 1-3% of the purchase price.

\$35,000
10% DOWN ON A
\$350,000 HOME

Down Payment

Your minimum down payment depends on the type of mortgage, the lender, and your finances. When applying for a mortgage to buy a house, the down payment is your contribution toward the purchase and represents your initial ownership stake in the home. The lender provides the rest of the money to buy the property.

2-3%
OF THE LOAN AMOUNT

Closing Costs

Closing costs are fees and expenses you pay when you close on your house, beyond the down payment. These costs can run 2-3% of the loan amount and may include title insurance, attorney fees, appraisals, taxes and more.



What Our Clients Are Saying

IN THEIR OWN WORDS

★★★★★

“The team went above and beyond trying to find us the right home, driving more than an hour and a half every time for our viewings and answering all of our questions. Thank you for finding us a home quickly and for helping us get out of hotel living. Highly recommended.”

Pierina M.

★★★★★

“Jordona was our buying agent 7 years ago. When the time came to sell our home we knew she would be the right choice again. She helped us navigate a changing market with ease, and provided invaluable advice every step of the way. Selling a house is never easy unless you're listing with Jordona.”

Chris L.

★★★★★

“If you're looking for a “10” realtor, then look no further than Jordona Hertz. She is efficient, professional, and keeps current on both the market trends and real estate law. She promptly answered our questions and kept us updated every step of the way. An excellent negotiator who will represent you well.”

Burchell N.



My Promise to You

LET'S CONNECT

“

I wanted to take a moment to thank you for choosing our team as your trusted real estate experts to help you find your home. I strive to ensure that you receive the best service possible, and I want you to walk away as a “raving fan.”

I will be here to guide you along the way and answer any questions that you may have. You and I are partners throughout this process, and I will always advocate for your best interests. I look forward to exceeding your expectations and delivering unparalleled service.

At the end of this process, I am going to ask for a review of the services that I provided. I will be transparent, **I am expecting a 5-star review!** Now, here is why I can say this: if at any time from this moment forward I fail to deliver anything less than a 5-star experience, I want you to stop me at that moment and allow me to make it right. I have no doubt that you will be satisfied, and I want every opportunity to prove that.

Thank you again, and if there is anything that I can help you with, please do not hesitate to ask!

Jordona Hertz

JORDONA HERTZ · BROKER AND TEAM LEAD



Thank You!

Thank you for considering me to help you buy a home. My commitment is clear:

To find you the right home, at the right price, with as little stress as possible.

Your dream home is within reach, and I'm here to help make it a reality. Let's take the first step together towards a smooth, stress-free purchase. Let's get started today on your home search, and turn that 'For Sale' sign into your front door!

Jordona Hertz

YOUR LOCAL REALTOR®

Serving The Temecula Valley And
Surrounding Area For The Last 15 Years

Follow On



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@jordonahertz

Let's Connect



Scan the QR code to stay in
the know about local
happenings, hot new
listings, fun things to do,
and so much more.

