Wahlund & Co.
Realty Group

Shasta and Tehama counties
California

Buying your home

A clear, step-by-step guide to buying a home in Shasta and Tehama counties, from your first conversation to the day you get the keys.

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Your agent

David Endicott

Wahlund & Co. Realty Group

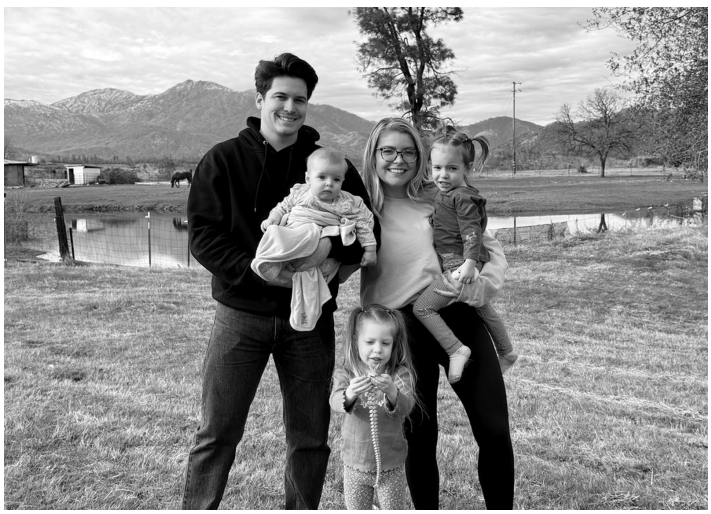
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Meet David Endicott



David has been a licensed REALTOR® since 2015. He considers it a privilege to play a small part in helping clients build generational wealth through real estate, whether they are buying their first home, investing, or selling a home they love.

Born and raised in Orange County, David grew up surfing and fishing. Once he discovered the endless outdoor opportunities in Shasta County, especially hunting and fishing, making it his permanent home was an easy decision. David, his wife, and their three girls are proud to be part of the local community.



David, his wife, and their three girls at home in Shasta County

Licensed	Since 2015
Brokerage	Wahlund & Co. Realty Group
DRE	01983350
Serving	Shasta and Tehama counties
Phone	(530) 515-3976
Email	david@davidendicott.com

How I work

Clear communication

You'll always know where things stand, what comes next, and what I need from you.

Honest advice

I'll tell you what I see in every home and every offer, even when it's not what you hoped to hear.

Your pace, your decision

I'll give you the information and the time you need. The decision is always yours.

Your home wish list

Fill this out before our first tour. It keeps the search focused and helps me recognize the right home quickly.

Price range _____ **Bedrooms** _____

Monthly payment _____ **Bathrooms** _____

Areas _____ **Square feet** _____

Move-in date _____ **Lot size** _____

Features that matter to you

- ☐ Single story
- ☐ Two-car garage or larger
- ☐ Shop or outbuilding
- ☐ RV or boat parking
- ☐ Acreage
- ☐ Horse property
- ☐ Open to well and septic
- ☐ Pool
- ☐ Updated kitchen
- ☐ Home office
- ☐ Fenced yard
- ☐ Near schools
- ☐ Quiet street
- ☐ Views
- ☐ Room to expand
- ☐ Low maintenance

Must-haves

_____

_____

Nice-to-haves

_____

_____

Deal-breakers

_____

_____

What clients say

Every review here is a five-star review from a past buyer, shown as originally written on Zillow.

"He helped turn months of hope, patience, and dreaming into a place we're proud to call home."

Eric Rodgers, Shasta Lake

We had an excellent experience working with David to purchase our home. From the very beginning, he was knowledgeable, helpful, and incredibly attentive. He provided valuable information about each home we looked at, stayed on top of every detail from start to finish, and kept us updated throughout the entire process.

One thing we really appreciated [is that] David was never pushy when showing us homes. He gave us the time and space we needed to make the right decision while always being available to answer questions. When it came time to make an offer, David did an amazing job negotiating on our behalf and continued working for us until we were completely satisfied with the terms of the purchase.

We had an amazing experience working with David and highly recommend him to anyone looking to buy or sell a home. If we ever decide to move again, he will absolutely be the first person we call.

Kelly McCoy
Centerville, Redding. Zillow, September 2026.

David was great! Every step of the way he provided education, support, and guidance. He spent so much time viewing homes and offering encouragement throughout the process. He was great in negotiations and keeping it real with us when it mattered. We loved working with him and will recommend him to our friends and family when they begin their home search.

Callie
Bella Vista. Zillow, March 2026.

Excellent job! David is knowledgeable and educates you when you don't know much about the process, which was my case. He is also available to help after the closing. David is friendly, honest, helpful, resourceful, and always makes time for the people he is working with. Will definitely buy a house again with him.

Buyer
Redding. Zillow, 2025.

My wife and I started our house-hunting journey in October of last year, and from day one, David was right there with us. Finding the right home was incredibly important to us, and what stood out most was that David understood that this wasn't just a real estate transaction—it was the pursuit of a dream.

The journey had its ups and downs, moments of excitement and moments of uncertainty, but David never wavered. He was in our corner every step of the way, offering guidance, encouragement, and unwavering support. No matter how long the search took, he remained patient, optimistic, and committed to helping us find the place we could truly call home.

What we appreciated most was that David never treated our goal as just another sale. He genuinely cared about helping us build the future we envisioned. When challenges arose, he helped us stay focused on the bigger picture and reminded us that the right home was worth waiting for.

Today, we're settling into a home that we absolutely love, and we're filled with gratitude for David's role in helping make that dream a reality. If you're looking for a realtor who will fight for you, believe in your vision, and stay committed for the long haul, we cannot recommend David highly enough. He helped turn months of hope, patience, and dreaming into a place we're proud to call home.

Eric Rodgers
Shasta Lake. Zillow, July 2026.

David was simply outstanding. He went above and beyond to answer our questions in a timely fashion. He spent numerous hours with us touring homes. When it was time to make an offer and buy our home, he was incredibly patient with us, and responsive to our questions. He was very knowledgable about the area and the buying process. When David was uncertain about an issue or answer, he investigated the issue, and got back to us in a very timely fashion. In short, David was an excellent realtor. (And all of this was done while facing some unusual challenges posed by the homeowner's broker.) David helped us to fulfill a lifelong dream of owning a home in the mountains. We are very impressed and grateful.

Buyer
Trinity Center. Zillow, November 2025.

As a first time home buyer, it was great to have David's help through the process. He was available for questions even if it was late due to a night shift and was quick to respond. He thought of questions we should be asking that we wouldn't think to ask and thought of our family in the process. I would highly recommend him!!!

First-time buyer
Shasta Lake. Zillow, August 2026.

The process at a glance

Most purchases take a few weeks to a few months of searching, followed by about 30 to 45 days from accepted offer to closing. This is the whole path on one page.

Prepare

Before you shop

1. Meet with your agent
2. Get pre-approved

Shop

Weeks to months

3. Search and tour
4. Make an offer

Under contract

About 30 to 45 days

5. Deposit earnest money
6. Inspections
7. Appraisal and loan approval
8. Insurance and title

Close

Closing week

9. Final walk-through
10. Sign and get your keys

The steps follow this order, but several overlap once you are under contract. Inspections, the appraisal, and loan approval often happen at the same time.

Who does what

Who	Their role in your purchase
You	Set the budget and priorities, secure financing, and make every final decision
Your agent	Guides your search, writes and negotiates your offer, and manages every deadline
Lender	Approves and funds your loan
Escrow and title	Hold funds and documents, confirm clear ownership, and record the sale
Inspector	Evaluates the home's condition before you commit
Appraiser	Confirms the home's value for your lender

How to use this guide

Read it once before we begin, then keep it close. Each section follows a stage of your purchase, so you can turn straight to whatever is happening now.

Use the worksheets. The wish list, timeline, checklists, and notes pages are meant to be written on as we go, so everything you need stays in one place.

Step by step

What happens at each stage, and what you'll need to do.

1 Meet with your agent

We talk through your goals, timeline, must-haves, and budget, and we sign a written buyer representation agreement. That agreement is required before I can tour homes with you.

2 Get pre-approved

A lender reviews your income, assets, debts, and credit and tells you how much you can borrow. Sellers expect a pre-approval letter with every offer.

- Compare Loan Estimates from two or three lenders
- Ask about down payment assistance and first-time buyer programs
- Have ready: two years of W-2s or tax returns, 30 days of pay stubs, two months of bank statements, and a photo ID

3 Search for homes

I set up a custom search so new listings reach you right away. We tour the best matches together, and I pull recent sales so you know whether each home is priced fairly.

4 Make an offer

I prepare a written offer based on comparable sales and current competition. It sets the price, earnest money deposit, contingencies, and closing date, along with anything you ask the seller to pay or include. The seller can accept, reject, or counter.

5 Go under contract

Once both sides sign, you are under contract. Within a few days, you deposit your earnest money (usually 1 to 3 percent of the price) with the escrow or title company. It is credited back to you at closing.

6 Inspections

A licensed inspector evaluates the structure, roof, plumbing, electrical, and major systems. Based on the results, you can ask for repairs, a credit, or a lower price, or cancel within your contingency period.

7 Appraisal and loan approval

Your lender orders an appraisal to confirm the home's value. The underwriter then reviews your file and may ask for updated documents. Respond to those requests quickly.

8 Insurance, title, and final numbers

You choose your homeowners insurance, and the title company confirms the seller can legally transfer the home. Your Closing Disclosure arrives at least three business days before closing.

9 Final walk-through

A day or two before closing, we walk through the home to confirm it is in the agreed condition and any promised repairs are complete.

10 Closing day

You sign your loan and transfer documents, your funds are wired, and the deed is recorded. Then the keys are yours.

Working together

Before we tour homes, we'll sign a written buyer representation agreement. It spells out what I'll do for you, how long we'll work together, and how I'm paid, so there are no surprises later.

Since August 17, 2024, agents who use the MLS must have a written agreement with a buyer before touring any home, whether in person or by live video. California also limits these agreements to three months at a time; we can extend ours in writing if we both agree.

What the agreement covers

- The services I provide and how long the agreement lasts
- My compensation, stated as a specific amount or rate
- A limit on my pay: I can't receive more than the agreement allows, from any source
- A statement that commissions are not set by law and are fully negotiable

What I do for you

- Set up your search and send new listings right away
- Pull comparable sales so you know what a home is worth
- Write and negotiate your offer, repairs, and credits
- Track every deadline from contract to closing
- Coordinate with your lender, inspector, escrow, and appraiser

Who pays the buyer's agent?

It is negotiated on every purchase. Sellers often agree to cover some or all of it, and we can ask for that in your offer. If the seller covers less than the amount in our agreement, you pay the difference at closing. We'll plan for this from the start.

What I'll ask of you

- Get pre-approved early, so we know your true price range
- Tell me what matters most to you, and tell me when your priorities change
- Talk to me before making any change to your job, income, or debts
- Ask questions whenever they come up

Forms you'll sign

California purchases use standard forms from the California Association of REALTORS® (C.A.R.). Here is what each one does. I'll walk you through every form before you sign it.

Form	What it does	When
BRBC Buyer Representation and Broker Compensation Agreement	Our working agreement: my services, the term, and how I'm paid. Non-exclusive unless we choose exclusive. Limited to three months, renewable in writing.	Before we tour homes
PSRA Property Showing and Representation Agreement	A shorter alternative to the BRBC. Non-exclusive, up to 30 days, up to three properties, and can be canceled at any time.	Instead of a BRBC, if you prefer
BFPI Buyer Financial and Personal Information	Your pre-approval or proof of funds, plus basic buyer information	Within five days of signing the BRBC, unless we agree otherwise
RPA California Residential Purchase Agreement	Your offer and, once accepted, your contract: price, deposit, contingencies, deadlines, and who pays which costs	When you make an offer
Seller disclosures Including the TDS and SPQ	The seller's written statements about the home's condition and history	During your contingency period

What to check in your purchase agreement

Before you sign an offer, make sure you understand each of these terms. We'll review them together line by line.

Term	What to check
Price and deposit	The agreed purchase price and the amount of your earnest money deposit
Contingencies	Which contingencies you have, and how many days each one lasts
Close of escrow	The date the sale is scheduled to close
Possession	When you receive the keys and can move in
Who pays what	Which closing costs, fees, and inspections each side pays
What stays with the home	Appliances, fixtures, or other items included in the sale

Form names and terms reflect current C.A.R. standard forms and California law, both of which are updated periodically. This page is a summary, not legal advice.

What to budget

Plan for more than the down payment. Closing costs typically add 2 to 5 percent of the price, and a few costs come due before you get the keys.

Cost	Typical amount	When you pay
Earnest money deposit	1 to 3 percent of the price	Within a few days of acceptance; credited to you at closing
Home inspection	Varies with the home's size	During your inspection period
Appraisal	Set by your lender	Before or at closing
Down payment	As little as 3 percent for conventional loans, 3.5 percent for FHA, or 0 percent for VA and USDA	At closing
Closing costs	About 2 to 5 percent of the price	At closing
Prepaid items	Property taxes, insurance, and interest; the amount depends on your closing date	At closing

What's included in closing costs? Lender fees (origination, credit report, underwriting), the appraisal, title insurance, escrow or settlement fees, recording fees, and any transfer tax your area assigns to buyers.

Cash to close = down payment + closing costs + prepaid items − earnest money − seller credits − lender credits

Example: a $400,000 home with 5 percent down

Item	Amount
Down payment (5 percent)	$20,000
Closing costs and prepaid items	$12,000
Earnest money already paid	−$5,000
Seller credit negotiated	−$4,000
Due at closing	**$23,000**

Plan for a cushion

Keep savings in reserve after closing for moving costs, early repairs, and the unexpected. Your lender's Loan Estimate is the best early guide to your real numbers.

Recommended lenders

Each of these lenders communicates clearly and closes on time. Talk with more than one, and compare their Loan Estimates side by side.

JoAnn McNabb

Loan Officer, Omega Mortgage Group
NMLS #2090295

(530) 604-0123
jmcnabb@omglending.com

Joshua Dendy

Mortgage Loan Officer, Edge Home Finance
NMLS #2112539

(734) 546-6368
joshua@dendyteam.com

Chris Lamm

Branch Manager and Senior Loan Advisor, Mortgage One
NMLS #209221

(530) 282-1166
clamm@gomortgageone.com

Questions to ask every lender

- Which loan programs fit my situation?
- What rate and fees would I pay? May I see a Loan Estimate?
- Do you offer down payment assistance programs?
- How long do pre-approval and closing usually take?
- Who will be my day-to-day contact?

Good to know

You are free to choose any lender you like. I receive no compensation of any kind for recommending these lenders.

Requesting Loan Estimates from two or three lenders on the same day is the simplest way to compare true costs.

Your timeline to closing

Most financed purchases close in 30 to 45 days. Your contract sets the exact deadlines, and we'll fill in the dates together once your offer is accepted.

Milestone	Typical timing	Our date
Offer accepted	Day 0	
Earnest money deposited	Days 1 to 3	
Loan application completed	Days 1 to 5	
Inspections completed	Days 1 to 10	
Repairs negotiated; inspection contingency removed	Days 7 to 14	
Appraisal completed	Days 7 to 21	
Homeowners insurance in place	By day 21	
Loan approved; financing contingency removed	Days 21 to 30	
Closing Disclosure received	At least three business days before closing	
Final walk-through	One to two days before closing	
Closing and keys	Days 30 to 45	

For closing day

- ☐ Photo ID for everyone on the loan
- ☐ Funds wired after confirming instructions by phone
- ☐ Closing Disclosure reviewed against your Loan Estimate
- ☐ Proof of homeowners insurance sent to your lender
- ☐ Utilities scheduled to transfer to you on closing day
- ☐ Final walk-through completed

After closing

- ☐ Change the locks
- ☐ Store your closing documents somewhere safe
- ☐ Update your address with your bank, employer, and the DMV

Protecting your purchase

Your loan isn't final until it funds on closing day, and lenders can recheck your credit and employment until then. Keep your finances steady and your money safe.

Do	Don't
Pay every bill on time	Open new credit cards or loans
Answer lender requests within a day	Finance a car, furniture, or appliances
Keep copies of pay stubs and statements	Change jobs without telling your lender
Document the source of any large deposit	Move large sums or deposit cash you can't document
Shop for homeowners insurance early	Co-sign a loan for anyone
Attend the inspection and walk-through	Waive an inspection without talking it through with me

Before you wire any money

Criminals send convincing fake emails that appear to come from agents, lenders, and escrow companies. Wire fraud is one of the most serious risks in a home purchase, and wired funds are very difficult to recover.

- Call your escrow or title company at a number you looked up yourself, never one from an email
- Treat any change to wiring instructions as a warning sign
- After you wire, call escrow to confirm your funds arrived

I will never send you wiring instructions by email.

Your local team

These are professionals whose work I've seen firsthand. You're always free to choose your own.

Service	Name	Contact
Home inspector	Riley Johnson Shasta Home Inspections, LLC	(530) 945-6292 shastainspections@gmail.com
Pest inspector	Trinity Termite & Inspection Services	(530) 222-6990 trinitytermiteandpest@gmail.com
Homeowners insurance	Ashley VonRader Farmers Insurance, Melanie Vincent Agency	(530) 212-8060 ashley.mvincent@farmersagency.com
Escrow and title	Sherri Bradley First American Title	(530) 691-5110 shbradley@firstam.com
General contractor	Wagner Design + Build	(530) 515-4797 info@wagnerdesignbuild.com

Getting the most from your inspection

- Attend if you can. Walking the home with the inspector is the best way to understand the report.
- Read the full report, not just the summary.
- Follow up on anything marked for further evaluation by a specialist.

Insurance in our area

In parts of Shasta and Tehama counties, wildfire risk affects the availability and cost of homeowners insurance. Request a quote as soon as you're under contract, before you remove your contingencies.

Before you move in

- [ ] Schedule utility transfers: electricity, water, sewer, and trash
- [ ] Set up internet service; availability varies in rural areas
- [ ] If the home uses propane, a well, or a septic system, ask the seller for service records
- [ ] Forward your mail with the U.S. Postal Service
- [ ] Locate the main water shut-off and the electrical panel
- [ ] Test the smoke and carbon monoxide detectors

Common questions

How much house can I afford?

It depends on your income, debts, credit, and down payment. A lender pre-approval gives you the real number. Aim for a total monthly payment (principal, interest, taxes, insurance, and any HOA dues) that still leaves room to save.

Do I need 20 percent down?

No. Conventional loans can start at 3 percent down, FHA loans at 3.5 percent, and VA and USDA loans may require no down payment at all. With less than 20 percent down on a conventional loan, you'll usually pay private mortgage insurance (PMI), which can be removed later.

What's the difference between pre-qualified and pre-approved?

Pre-qualification is a quick estimate. Pre-approval means the lender has verified your income, assets, and credit. Sellers take pre-approved buyers far more seriously.

Should I rent or buy?

Buying usually makes sense if you plan to stay at least five years and will still have savings after closing. Over a shorter stay, the costs of buying and selling can outweigh the equity you build.

How much should I offer?

We decide together, using recent sales, time on market, and competition. A home that has been listed for a while may sell below asking; a new listing with multiple offers may sell above it.

What are contingencies?

They are conditions in your contract that let you cancel and keep your earnest money if something goes wrong. The most common are inspection, appraisal, and financing contingencies. Fewer contingencies make an offer stronger, but they add risk.

Can I back out after I sign?

Yes, if you are within a contingency period and follow the contract's notice rules. Missing a deadline can put your earnest money at risk, which is why I track every date.

What if the appraisal comes in low?

Your options include asking the seller to lower the price, splitting the difference, covering the gap yourself, requesting a reconsideration of value, or canceling under an appraisal contingency.

Do I need an inspection on a newer home?

Yes. Even new homes can have defects, and an inspection is your best chance to find them before you own them.

How long does it take to close?

About 30 to 45 days after an accepted offer for most financed purchases. Cash purchases can close faster.

What should I ask about a specific home?

Good questions cover why the seller is moving, the age of the roof and major systems, typical utility costs, HOA rules and fees, property taxes, and anything noted in the seller's disclosures.

How do I avoid wire fraud?

Never wire money based on emailed instructions alone. Always call your escrow or title company at a number you looked up yourself, and confirm before you send anything.

Glossary

The terms you'll hear most often, in plain English.

Term	What it means
Appraisal	A lender-ordered estimate of the home's market value
Closing costs	Fees to finalize your loan and transfer ownership, typically 2 to 5 percent of the price
Closing Disclosure	Your final loan terms and cash to close, delivered at least three business days before closing
Comparable sales	Recent nearby sales used to judge a fair price
Contingency	A condition in your contract that lets you cancel and keep your earnest money
Earnest money	Your good-faith deposit, held in escrow and credited to you at closing
Escrow	A neutral third party that holds funds and documents until closing
Loan Estimate	A lender's standard three-page summary of your loan terms and costs
PMI	Private mortgage insurance, usually required on conventional loans with less than 20 percent down
Pre-approval	A lender's verified statement of how much you can borrow
Title insurance	Protects you and your lender against ownership claims or liens from before your purchase
Underwriting	The lender's final review of your loan file

Notes

This guide is general information, not legal, tax, or lending advice. Costs, forms, and customs vary by state and county. Your lender, escrow officer, and attorney (if you use one) will confirm the exact terms and numbers for your purchase.

Your local market

I work throughout Shasta and Tehama counties, from city neighborhoods to acreage and mountain properties. Conditions shift month to month, so I'll give you current numbers for the exact areas you're considering.

Shasta County

- Redding
- Anderson
- Shasta Lake
- Palo Cedro and Bella Vista
- Cottonwood
- Mountain and rural communities

Tehama County

- Red Bluff
- Corning
- Los Molinos
- Gerber
- Rural and ranch properties

How to read a market report

Measure	What it tells you	What it means for you
Median sold price	The middle price of recent sales	A realistic picture of what homes actually sell for
Days on market	How long homes take to sell	Longer times usually mean more room to negotiate
Sale-to-list price	The sale price as a percentage of the asking price	Below 100 percent means buyers are negotiating discounts
Months of inventory	How long current listings would take to sell	Under three months favors sellers; over six favors buyers
New listings	Homes coming on the market	More new listings mean more choices and less competition

Today's snapshot

Area _____ **Days on market** _____

Date _____ **Sale-to-list** _____

Median price _____ **Inventory** _____

Ask for a current market report for any neighborhood or town at any time.

Notes

Questions are welcome at every step.

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Call or text anytime. The earlier we talk something through, the easier it usually is to solve.

Your next three steps

1

Plan your search

We'll meet to talk through your goals, budget, and timeline.

2

Get pre-approved

Start with a lender from this guide, or one you already trust.

3

Start touring

Your custom home search can begin the same day.



David Endicott

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DRE	01983350