

ARTHUR CERVANTES PROPERTIES, INC.

90 Ways ACP Serves, Protects and Guides Homebuyers

An interactive buyer-service guide connecting every step to ACP education, planning tools, personalized analysis and secure document review.

From the Desert to the Sea(TM)



How to use this review copy

Every service includes the next useful ACP action. Teal buttons open public educational resources. Gold buttons request personalized assistance or schedule a consultation. Navy buttons identify confidential actions that must connect to the ACP Private Portal before publication.

PUBLIC RESOURCE

REQUEST / SCHEDULE

PRIVATE PORTAL

Review status: Draft for Arthur Cervantes approval. Private-portal buttons are intentionally marked for connection and testing before the guide is added to the public Resources Page.

1. Strategy and Financial Readiness

Services 1-19

1. Buyer Strategy Consultation

We learn your goals, timeline, financing position, preferred locations and property requirements before building the buying plan.

[Complete Buyer Intake & Consultation](#)[Complete Client Financial & Purchasing Profile](#)[Request ACP Comprehensive Buyer Analysis](#)[Schedule Buyer Strategy Consultation](#)

2. Buyer Education and Preparation

We explain the complete purchase process so you know what happens before the search, during escrow and through closing.

[Open ACP Buyer Resource Center](#)[Read California Contingencies Guide](#)[Open Closing-Cost Planning Tools](#)

3. Goals and Non-Negotiables

We separate essential requirements from preferences and document the priorities that will guide the search.

[Complete Buyer Intake & Consultation](#)[Request Personalized Search Plan](#)

4. Agency Relationships

We explain who represents whom, the duties owed to each party and how buyer representation works.

[Open Buyer Resource Center](#)[Discuss Buyer Representation](#)

5. Financing Options

We help you understand the questions to ask about conventional, FHA, VA, USDA and manufactured-home financing.

[Client Financial & Purchasing Profile](#)[Manufactured-Home Cost Planner](#)[Single-Family Cost Planner](#)

6. Qualified Lending Resources

We can provide lending resources while you remain free to select the lender and program that best serve you.

[Credit Health & Home Buying Guide](#)[Credit Readiness Check](#)[Request Lender Preparation Consultation](#)

7. Preapproval Preparation

We explain common lender requirements and help organize the information needed for a meaningful preapproval.

[Client Financial & Purchasing Profile](#)[Upload Preapproval Securely - CONNECT TO PRIVATE PORTAL](#)[Household Budget Planner](#)

8. Independent Neighborhood Research

We direct you to reliable resources for schools, crime, transportation, amenities and community information.

[Request ACP Location Intelligence Report](#)[Open Property Search](#)

9. Current Market Conditions

We explain inventory, pricing, competition, interest-rate pressures, seller concessions and negotiation trends.

[Request ACP Comprehensive Buyer Analysis](#)[Search Current Listings](#)

10. ACP Buyer Representation Value

We show how research, negotiation, due diligence and transaction coordination help protect your interests.

[Review 90 Ways ACP Serves Buyers](#)[Meet With Arthur](#)

11. Initial Deposit Protection

We explain the deposit amount, delivery deadline, refund protections and circumstances that can place it at risk.

[California Contingencies Guide](#)[Escrow Deadlines Guide](#)[Wire Fraud Safety Guide](#)

12. Inspection Process

We explain inspection choices, timing, costs, limitations and when specialists may be needed.

[Home Showing Checklist](#)[Upload Inspection Report Securely - CONNECT TO PRIVATE PORTAL](#)[Request Comprehensive Inspection Review](#)

13. Community Comparison

We compare locations, housing types, recurring costs, lifestyle features and market characteristics.

[Request ACP Location Intelligence Report](#)[Search Homes](#)

14. Foreclosures and Short Sales

We explain lender approval, longer timelines, property-condition risks and additional uncertainty.

[Open Buyer Resource Center](#)[Discuss Distressed-Property Strategy](#)

15. Needs-and-Wants Profile

We document your preferred price, location, property type, condition, features and long-term plans.

[Buyer Intake & Consultation](#)[Request Personalized Property Search](#)

16. School-District Considerations

We explain how boundaries can affect demand and value while directing you to official sources for verification.

[Request Location Intelligence Report](#)[Open Buyer Resource Center](#)

17. Privacy During Showings

We remind buyers that cameras and audio devices may be present and private negotiations should be discussed elsewhere.

[Home Showing Checklist](#)

18. Personalized Buying Roadmap

We organize financing, search strategy, timing, responsibilities and next steps into one plan.

[Buyer Intake & Consultation](#)[Request ACP Buying Roadmap](#)[Schedule Buyer Strategy Consultation](#)

19. Transaction Recordkeeping

We organize important communications and documents associated with your purchase.

[Upload Documents Securely - CONNECT
TO PRIVATE PORTAL](#)[View Private Transaction File - CONNECT
TO PRIVATE PORTAL](#)

2. Search, Showings and Property Evaluation

Services 20-45

20. Matching Property Alerts

We monitor available homes and identify properties that fit the approved search criteria.

[Search Homes](#)[Request Saved Property Search](#)

21. Property Showings

We coordinate access so you can evaluate suitable homes in person.

[Home Showing Checklist](#)[Schedule Property Showing](#)

22. Efficient Showing Routes

We organize appointment times and travel routes to reduce unnecessary driving and delays.

[Request Showing Schedule](#)[Home Showing Checklist](#)

23. Showing Instructions

We confirm occupancy, access requirements, notice periods and property-specific instructions.

[Home Showing Checklist](#)

24. Organized Showing Schedule

We provide addresses, appointment times and important property notes in a clear itinerary.

[Request Showing Schedule](#)[Home Showing Checklist](#)

25. Pre-Showing Research

We review available listing information before you enter the property.

[Request Property Snapshot](#)[Search Homes](#)

26. Visible Condition Concerns

We identify observations that may warrant investigation by licensed inspectors or specialists.

[Home Showing Checklist](#)[Upload Property Documents Securely -
CONNECT TO PRIVATE PORTAL](#)[Request Preliminary Property Review](#)

27. Buyer Feedback

We record what you liked, disliked, questioned and want to compare after each showing.

[Home Showing Checklist](#)[Request Property Comparison Summary](#)

28. New Listing Notifications

We update you when suitable properties enter the market or return to active status.

[Create Saved Property Search](#)[Search Current Listings](#)

29. Property Insight

We help you evaluate condition, layout, location, ownership costs, resale appeal and marketability.

[Request ACP Comprehensive Buyer Analysis](#)[Home Showing Checklist](#)

30. Clear Decision Support

We help separate emotion from affordability, condition, market evidence and long-term suitability.

[Request ACP Buyer Decision Report](#)[Household Budget Planner](#)

31. Search Refinement

Every showing helps us improve the search and understand your preferences more precisely.

[Update Buyer Intake](#)[Refine Saved Search](#)

32. Showing Records

We track properties reviewed, questions raised and important observations.

[View Private Buyer File - CONNECT TO PRIVATE PORTAL](#)[Request Property Comparison Summary](#)

33. Professional Listing-Agent Feedback

When appropriate, we provide feedback without weakening your negotiating position.

[Discuss Showing Feedback](#)

34. HOA Considerations

We explain dues, reserves, insurance, assessments, restrictions, litigation and documents requiring review.

[HOA Financial Health Guide](#)[Upload HOA Documents Securely -
CONNECT TO PRIVATE PORTAL](#)[Request Comprehensive HOA Summary](#)

35. Estimated Utility Costs

We identify sources for researching electricity, gas, water, sewer, trash and other recurring expenses.

[Request Property Cost Profile](#)[Household Budget Planner](#)

36. Water and Sewer Verification

We help identify public service, well, septic or other systems that require investigation.

[Request Property Utility Review](#)[Upload Utility or Septic Documents -
CONNECT TO PRIVATE PORTAL](#)

37. Transferable Warranties

We ask about warranties for roofs, appliances, solar systems, HVAC equipment and improvements.

[Upload Warranty Documents Securely -
CONNECT TO PRIVATE PORTAL](#)[Request Warranty Summary](#)

38. Appraisal Education

We explain why the lender orders an appraisal and what may happen if the value is low.

[Request Appraisal Review](#)[Open Buyer Resource Center](#)

39. Multiple-Offer Strategy

We discuss lawful ways to strengthen an offer without ignoring affordability or unnecessary risk.

[Strong Offer Guide](#)[Contingencies Guide](#)[Build Offer Strategy](#)

40. Practice Offer Review

We walk through sample terms so you understand the choices before a real deadline.

[Strong Offer Guide](#)[Schedule Offer Preparation Session](#)

41. Updated Market Evidence

We review recent sales, active competition, price changes and other relevant market evidence.

Request ACP Comprehensive Buyer
Analysis

Search Current Listings

42. Search Activity Updates

We report new listings, pending sales, price reductions and changes affecting your search.

Request Market Activity Update

Search Homes

43. Price-Reduction Monitoring

We track selected homes and notify you when their pricing changes.

Create Price Watch

Search Homes

44. MLS Information Review

We help interpret listing details, exclusions, remarks, disclosures and information needing verification.

Request MLS Property Review

Search Homes

45. Right-Property Decision

We bring together the search, affordability, condition, location and your priorities.

Request ACP Buyer Decision Report

Client Financial Profile

3. Offer Preparation and Negotiation

Services 46-58

46. Included and Excluded Items

We identify fixtures, appliances, personal property, solar equipment and other items that may or may not remain.

Upload Listing Documents Securely -
CONNECT TO PRIVATE PORTAL

Request Inclusions and Exclusions Review

47. Purchase Agreement Preparation

We prepare an offer reflecting your instructions and available property information.

Strong Offer Guide

Prepare Buyer Offer

48. Contract Options

We explain price, deposit, financing, escrow period, contingencies, possession, costs and requested credits.

Contingencies Guide

Strong Offer Guide

Review Offer Terms

49. Lead-Based Paint Requirements

For applicable older homes, we help obtain required federal disclosure information.

Upload Disclosures Securely - CONNECT
TO PRIVATE PORTAL

Request Disclosure Summary

50. Home-Warranty Options

We explain available coverage, costs, service fees, limitations and who may pay.

Request Home-Warranty Comparison

Upload Warranty Proposal - CONNECT TO
PRIVATE PORTAL

51. Current Preapproval

We coordinate with the lender when updated documentation is needed for a new offer.

Upload Preapproval Securely - CONNECT
TO PRIVATE PORTAL

Client Financial Profile

52. Loan and Appraisal Deadlines

We explain contingency dates and risks associated with releasing financing protections.

Escrow Deadlines Guide

Contingencies Guide

53. Closing-Date Planning

We coordinate timing with the lender, escrow, possession plans and seller requirements.

[Escrow and Cost Planning Guide](#)[Plan Closing Timeline](#)

54. Listing-Data Verification

We compare available sources and flag details requiring confirmation.

[Request MLS and Property Data Review](#)[Upload Listing Documents - CONNECT TO PRIVATE PORTAL](#)

55. Comparable-Sales Analysis

We review relevant sales and active competition to evaluate value and market position.

[Request ACP Comparable Analysis](#)[Request Comprehensive Buyer Analysis](#)

56. Complete Offer Submission

We assemble and deliver the offer with the appropriate supporting documents.

[Upload Proof of Funds or Preapproval - CONNECT TO PRIVATE PORTAL](#)[Prepare and Submit Offer](#)

57. Offer Negotiation

We negotiate price, terms, credits, timing and other issues according to your instructions.

[Strong Offer Guide](#)[Discuss Negotiation Strategy](#)

58. Signatures and Disclosures

We help ensure agreements and related documents are properly completed and delivered.

[View or Upload Transaction Documents - CONNECT TO PRIVATE PORTAL](#)[Request Document Status Review](#)

4. Escrow, Disclosures and Due Diligence

Services 59-74

59. Escrow Opening After acceptance, we coordinate delivery of the agreement and opening of the transaction. Escrow Guide View Private Transaction File - CONNECT TO PRIVATE PORTAL
60. Initial Deposit Coordination We explain timing and require independent verification of wiring instructions to reduce fraud risk. Wire Fraud Safety Guide Escrow Deadlines Guide Upload Deposit Confirmation Securely - CONNECT TO PRIVATE PORTAL
61. Lender Document Delivery We help ensure the lender receives the contract and relevant transaction documents. Upload or Share Documents Securely - CONNECT TO PRIVATE PORTAL Request Loan Status Review
62. Seller Disclosures We request and organize disclosures about known property conditions and material facts. Upload Seller Disclosures Securely - CONNECT TO PRIVATE PORTAL Request Comprehensive Disclosure Summary
63. Contract and Addendum Distribution We provide signed documents to the parties who need them. View Private Transaction File - CONNECT TO PRIVATE PORTAL Request Missing-Document Check
64. HOA Document Review We collect association records and identify important financial, insurance, maintenance and governance issues. Upload HOA Documents Securely - CONNECT TO PRIVATE PORTAL Request Comprehensive HOA Summary HOA Financial Health Guide

65. Transaction File Management

We retain required records and track important documents throughout the purchase.

[View Private Transaction File - CONNECT TO PRIVATE PORTAL](#)

[Request File Completeness Review](#)

66. Inspection Coordination

We arrange general and specialized inspections based on the property and your instructions.

[Home Showing Checklist](#)

[Coordinate Inspections](#)

[Upload Inspection Reports - CONNECT TO PRIVATE PORTAL](#)

67. Inspection Attendance

We help facilitate access and understand the inspector's major observations.

[Confirm Inspection Appointment](#)

[Home Showing Checklist](#)

68. Comprehensive Inspection Review

We organize findings by safety, severity, specialist review, maintenance, financing impact and negotiation relevance.

[Upload Inspection Report Securely - CONNECT TO PRIVATE PORTAL](#)

[Run Comprehensive Inspection Review](#)

[Request Repair-Priority and Cost Summary](#)

69. Inspection Negotiation

At your direction, we help request repairs, credits, price changes or more information.

[Request Inspection Negotiation Analysis](#)

[Upload Inspection and Specialist Reports - CONNECT TO PRIVATE PORTAL](#)

[Contingencies Guide](#)

70. Written Repair Agreements

We work to ensure negotiated repairs or credits are documented in writing.

[Upload Repair Addendum Securely - CONNECT TO PRIVATE PORTAL](#)

[Request Repair-Term Summary](#)

71. Lease Review Coordination

For occupied or investment property, we help obtain leases and related records for professional review.

Upload Lease Documents Securely -
CONNECT TO PRIVATE PORTAL

Request Lease and Income Summary

72. Loan Progress Monitoring

We communicate with the lender about milestones, conditions, underwriting and closing readiness.

Request Loan Status Review

Upload Updated Loan Documents -
CONNECT TO PRIVATE PORTAL

73. Appraisal Tracking

We monitor scheduling and follow up regarding completion and results.

Request Appraisal Status Update

Upload Appraisal Securely - CONNECT TO
PRIVATE PORTAL

74. Low-Appraisal Response

We help evaluate contractual options and available market evidence when an appraisal is low.

Upload Appraisal Securely - CONNECT TO
PRIVATE PORTAL

Request Appraisal Rebuttal Analysis

Contingencies Guide

5. Closing, Possession and Beyond

Services 75-90

75. Signing and Closing Logistics

We confirm time, location, identification requirements and the parties involved.

[Final Walk-Through Guide](#)[Request Closing Checklist](#)

76. Document Completion Check

We monitor for missing signatures, initials, acknowledgements and required paperwork.

[View Private Transaction File - CONNECT TO PRIVATE PORTAL](#)[Request Document Completeness Review](#)

77. Escrow Coordination

We communicate about outstanding requirements, funding, recording and closing status.

[Escrow Guide](#)[Request Escrow Status Review](#)

78. Utility Transfer Reminder

We help plan for electricity, gas, water, trash, internet and related services.

[Request Property Utility Checklist](#)[Household Budget Planner](#)

79. Closing Communications

We help make sure the appropriate parties receive necessary closing updates.

[Request Closing Status Update](#)[View Private Transaction File - CONNECT TO PRIVATE PORTAL](#)

80. Title-Issue Coordination

We communicate with title and escrow about liens, ownership questions, judgments and exceptions.

[Title and Title Insurance Guide](#)[Upload Preliminary Title Report - CONNECT TO PRIVATE PORTAL](#)[Request Comprehensive Title Summary](#)

81. Closing-Document Review Support

We help identify questions for escrow, the lender, attorney, tax professional or other advisors.

[Upload Closing Documents Securely - CONNECT TO PRIVATE PORTAL](#)[Request Closing-Document Summary](#)

82. Closing-Figure Review

We compare expected costs, credits, deposits, loan proceeds and funds needed to close.

[Single-Family Closing-Cost Planner](#)[Manufactured-Home Cost Planner](#)[Upload Closing Disclosure Securely -
CONNECT TO PRIVATE PORTAL](#)[Request Closing-Figure Summary](#)

83. Repair Verification

We request supporting documentation and help evaluate whether agreed work appears complete.

[Upload Repair Receipts and Photos -
CONNECT TO PRIVATE PORTAL](#)[Request Repair Verification Review](#)

84. Final Walk-Through

We help verify condition, included items, occupancy status and agreed repairs before closing.

[Final Walk-Through Guide](#)[Home Showing Checklist](#)

85. Last-Minute Problem Solving

We coordinate communication when unexpected issues arise before funding or possession.

[Request Urgent Transaction Review](#)[Upload Supporting Documents Securely -
CONNECT TO PRIVATE PORTAL](#)

86. Brokerage Closing Requirements

We complete internal brokerage transaction and commission documentation.

[View Private Transaction File - CONNECT
TO PRIVATE PORTAL](#)

87. Funding and Recording

We monitor the closing process and confirm when the transaction officially records.

[Request Closing Confirmation](#)[View Private Transaction File - CONNECT
TO PRIVATE PORTAL](#)

88. Home-Warranty Documentation

When included, we help deliver available plan and contact information.

[Upload or View Warranty Documents -
CONNECT TO PRIVATE PORTAL](#)[Request Home-Warranty Information](#)

89. Keys and Access Transfer

We coordinate keys, remotes, mailbox information, gate devices and other access items.

[Request Possession and Key Checklist](#)[Final Walk-Through Guide](#)

90. Post-Closing File and Support

We close out required records and remain available for post-closing questions.

[View Final Transaction Documents -
CONNECT TO PRIVATE PORTAL](#)[Schedule Post-Closing Review](#)[Return to ACP Resource Center](#)

ACP Buyer Commitment

Buying a home involves far more than finding a property and signing an offer. Arthur Cervantes Properties, Inc. provides education, organization, market analysis, negotiation, due-diligence support, transaction coordination and clear communication from the first consultation through closing - and beyond.

Arthur Cervantes

Broker/Owner/Developer/Investor/Financial Services/Senior Transitional Specialist

CalBRE #01984162 | CA Financial & RE Ctr Inc. | NMLS ID 340656

Se Habla Espanol | 714-603-2945 | 760-404-0312