

NorCal Home Offer
Local cash home buyer · Redding, CA

FREE HOMEOWNER GUIDE · NORTHERN CALIFORNIA · 2026

The Homeowner's Guide to

Selling Fast in Northern California

A plain-English look at your options in Shasta, Tehama, and Butte counties — so you can compare a listing, selling it yourself, or an as-is cash sale before you choose.

INSIDE THIS GUIDE

- Your options: list with an agent, sell as-is for cash, or sell it yourself
- Typical costs and timelines, without promised prices
- A blank worksheet to estimate what you actually take home
- Inherited homes, foreclosure, back taxes, and fire or rural properties
- How a cash offer works, and how to check any buyer — including us

Shasta County · Tehama County · Butte County · Northern California

(530) 999-7694 norcalhomeoffer.com

BBB A+ rated · Locally owned in Redding · 940 Merchant St, Redding, CA 96002

A note from Derek

"This is not a sales pitch wearing a cover."

— DEREK

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I'm Derek. I buy houses in Redding and across Northern California. I wrote this guide because a lot of people only hear about one way to sell — usually from the first person who calls them. There are a few paths, and the right one depends on your timeline, the condition of the house, and what you need to walk away with.

This is not a sales pitch wearing a cover. If listing with an agent will clearly leave you further ahead, and you have the time for showings and repairs, this guide should help you see that. If you need to sell as-is and close on a date that works for you, it should help you see that too. And it should help you check out any cash buyer, including me, before you sign anything.

I'm locally owned and BBB A+ rated. You can reach me at (530) 999-7694 or at norcalhomeoffer.com. Use the guide first if you want. There is no obligation.

What's in this guide

01 Your options in Northern California
List with an agent, sell as-is for cash, or sell it yourself.

02 Typical costs and timelines
In Shasta, Tehama, and Butte counties.

03 What you actually take home
A blank worksheet you fill in yourself.

04 Inherited homes and probate
With a link to our longer checklist.

05 Foreclosure and Notice of Default
With a link to our timeline guide.

06 Back taxes and other liens
And how they usually get handled at closing.

07 Fire-damaged, rural, and manufactured homes
On land you own.

08 A short prep checklist
What you usually can skip, and what still helps.

09 How a cash offer works
And how to check any buyer, including us.

Please read this first. This guide is general information for homeowners in Northern California. It is not legal, tax, or financial advice, and it is not an offer to buy any property. Every situation is different. Talk with a California attorney, a tax professional, or a HUD-approved housing counselor about your own facts. Any example in these pages is only a way to think about the math — not a quote, an appraisal, or a promise of what your home will sell for.



CHAPTER

01 Your options in Northern California

Most homeowners who need to sell sooner are looking at one of three paths. None of them is automatically best. The right choice depends on time, condition, what you owe, and how much work you want to take on.

List with an agent

What it usually involves. An agent markets the home, handles showings, and negotiates with buyers. You typically prepare the house, allow inspections, and work with a buyer who may need a loan.

It often fits when… The home shows well, you can wait through a listing period, and you want to test the open market.

Sell as-is for cash

What it usually involves. You sell directly to a cash buyer, often without repairs, showings, or agent commissions. Closing can be as little as 7 days, on a date that fits, case by case.

It often fits when… You want a simpler sale, the house needs work, or your timeline is tight. Compare what you keep, not just the headline price — see Chapter 3.

Sell it yourself (FSBO)

What it usually involves. You market and negotiate without a listing agent. You still handle pricing, showings, paperwork, and often a buyer's agent.

It often fits when… You have the time and comfort to run the sale, and you want to try avoiding a listing-side commission.

Two other situations that come up

Waiting. If you do not have to sell soon, waiting can be a reasonable choice. This guide is for when you are ready to compare the paths to a sale.

A short sale. If you owe more than the home is likely to sell for, a short sale means selling with your lender's written approval for less than the loan balance. It can be a useful path, and it usually takes longer than a sale that can pay the loan in full. A housing counselor or a California real estate attorney can help you see whether it applies.

A fair way to compare. A cash offer is often lower than a retail list price because the buyer is taking on condition, time, and risk. That does not automatically make it a worse deal — or a better one. After costs, repairs, and the months you might still be paying the mortgage, insurance, taxes, and utilities, the amount you actually keep can be closer than the two sale prices suggest. The worksheet in Chapter 3 is there so you can run that comparison with your own figures.

CHAPTER

02 Typical costs and timelines

CASH PATH
As little as 7 days
Case by case

These are the cost and time categories that usually matter in Shasta, Tehama, and Butte counties. This chapter does not use sample sale prices or promised net amounts. Your figures belong on the worksheet in the next chapter.

TRADITIONAL LISTING

Time on the market, then closing. A listing often takes weeks or months to go under contract, and then more time to close. A buyer who is using a loan can add inspections, an appraisal, and lender conditions.

Agent commissions. Agent commissions are typically a percentage of the sale price and are negotiated when you hire an agent. The rate is not fixed by law.

Repairs and credits. After inspection, buyers often ask for repairs or a credit. You decide what to do, but those items affect what you keep.

Carrying costs. While the home is unsold, you may still be paying the mortgage, property taxes, insurance, and utilities. Those monthly costs add up and belong in your comparison.

Closing costs. In a traditional sale, sellers often pay some closing costs, depending on the contract.

AS-IS CASH SALE

Closing time. With NorCal Home Offer, we can close in as little as 7 days, or on a later date that fits you, case by case. Other cash buyers set their own timelines — ask for the date in writing.

Commissions and closing costs. When you sell to us, you pay no agent commissions on our purchase, and we pay both the buyer's and the seller's closing costs.

Repairs. We buy the home as-is. You are not required to make repairs.

What you owe. Your mortgage, liens, and any back taxes are typically paid through escrow from the sale proceeds. What you take home is what's left after those payoffs.

If you sell it yourself. You may still agree to pay a buyer's agent a commission, plus your own marketing. You still carry the home until it closes, and you take on the work of pricing, showings, and paperwork. The timeline varies widely.

Why carrying costs belong on the worksheet. Two offers can look far apart until you count the months you might still be writing checks for the house. A slower path is sometimes still the better one. The only way to see it clearly is to use your own monthly costs and a timeline you believe is realistic.

CHAPTER

03 What you actually take home

Use this worksheet to compare a traditional listing and a direct cash sale with your numbers. It is a tool, not an offer, an appraisal, or a promise of what your home will sell for or what you will take home.

How to fill it in

1. Use figures you trust: a conversation with an agent, your mortgage statement, a recent tax bill, or a written cash offer. If you do not know a number, leave it blank or jot a range.
2. On the listing side, remember that commissions are a negotiated percentage of the sale, and carrying costs are your monthly costs multiplied by the months you expect the home to sit and then close.
3. On the cash-sale side, start with a written offer. Do not invent a cash number in order to fill the page.
4. Then compare the two You keep lines. The better path is the one that fits your timeline and what you actually take home — not just the higher sale price.

Run your own numbers

Illustration only. Leave the dollar lines blank and fill them in yourself. This is not a quote.

Traditional listing		Direct cash sale	
Expected sale price	$ _____	Cash offer received (written)	$ _____
Minus agent commissions (a negotiated percentage of the sale)	$ _____	Minus commissions (often none if you sell direct)	$ _____
Minus repairs or inspection credits	$ _____	Minus repairs (often none if the sale is as-is)	$ _____
Minus other selling costs, if any	$ _____	Minus other selling costs, if any	$ _____
Minus carrying costs (monthly cost × months until you close)	$ _____	Minus carrying costs to your closing date	$ _____
Minus liens or back taxes paid at closing	$ _____	Minus liens or back taxes paid at closing	$ _____
You keep (your estimate)	$ _____	**You keep (your estimate)**	$ _____

If someone hands you a comparison that already has prices filled in, ask where those numbers came from. If they cannot show their work, treat it as marketing, not math.



CHAPTER

04 Inherited homes and probate

When a loved one dies, the house is often the biggest thing left to figure out — and the one that can sit the longest. You do not have to decide everything in a week, but a few early steps make the rest easier.

First things to take care of

- Secure the home, keep the insurance in place, and gather the will, trust, or deed if you can find them.
- Learn how the title is held. That usually determines who has the authority to sell, and whether a court process is needed.
- Make a simple list of what is still being paid — utilities, taxes, a mortgage, an HOA — so the house does not quietly fall behind.

What we often see locally

- Siblings who do not agree on whether to keep, rent, or sell.
- An heir who lives out of the area and cannot easily clean out or show the home.
- A house that has been sitting, sometimes with deferred maintenance or a lifetime of belongings still inside.

Whether probate is needed in California depends on how the home was titled and on the rest of the estate. A living trust, joint tenancy, or a transfer-on-death deed can sometimes allow a transfer without a full probate case. If probate is needed, it has its own court steps and takes time. This guide cannot tell you which situation you are in. Please talk with a California probate attorney about your family's facts.

Once the person with authority to sell is in place, a home can often be sold as-is, including without a full cleanout. Don't rush a cleanout if a sale is the plan — agree in writing what stays and what goes.

A longer checklist is already on our site. First steps after a death, when probate may be needed, protecting the home, taxes and Prop 19 basics, and talking with an attorney are covered in our California Probate Checklist: norcalhomeoffer.com/probate-guide.

CHAPTER

05 Foreclosure and Notice of Default

If you are behind on payments or have received a Notice of Default, you still have options in many cases — especially before a trustee's sale is held. The letters can feel like the end of the road. Often they are not.

California's most common path is a nonjudicial foreclosure, which runs on a published timeline rather than a courtroom schedule. In broad terms it looks like this:

1. **Missed payments**
   Your servicer reaches out, or should try to. This is usually the best window to ask about a repayment plan, forbearance, or a loan modification.
2. **Notice of Default**
   Recorded with the county recorder and mailed to you. A waiting period begins. You can often still catch up, work out a plan, or sell.
3. **Notice of Trustee's Sale**
   Sets an auction date. The clock feels louder, but a sale that can actually close, or other options, may still be available. Confirm the date in writing with the trustee named on the notice.
4. **Trustee's sale**
   A public auction. Acting before this stage is usually easier than trying to unwind things after it.

Your own notices control the dates. Acting earlier usually leaves you more choices. A free HUD-approved housing counselor can walk through the paperwork with you at (800) 569-4287.

> This overview is not legal advice. For the full California timeline, county recorder contacts in Shasta and Tehama County, options at each stage, and a free help packet, see our foreclosure guide: norcalhomeoffer.com/foreclosure-guide.

If selling is the path you choose, the sale generally needs to close before the auction concludes. If you have a sale date coming up, say so early. I can tell you honestly whether a cash sale can work on that timeline, or whether another option looks more realistic.

CHAPTER

06 Back taxes and other liens

A lien is a claim against the property. Common examples are a mortgage or home-equity loan, unpaid property taxes, an HOA assessment, a contractor's mechanic's lien, or a court judgment. In a normal sale, recorded liens are typically paid off through escrow from the sale proceeds — or otherwise resolved — before title transfers.

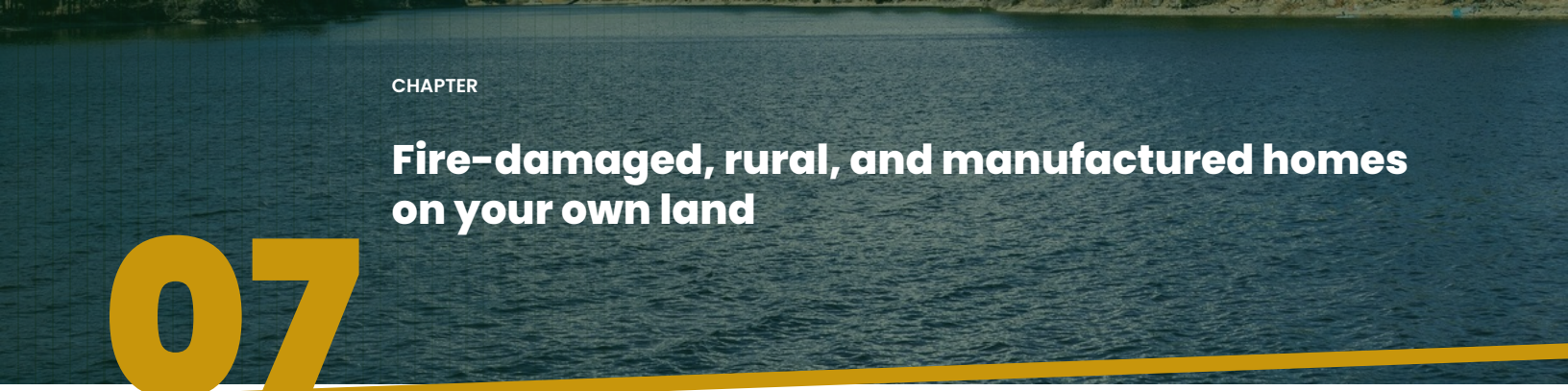
Property taxes are a separate process

Unpaid property taxes are not the same as a mortgage foreclosure. They are handled by the county tax collector. In California, the tax collector generally may sell a tax-defaulted home once it has been tax-defaulted for five years or more. That rule is in California Revenue and Taxation Code §3691, which you can read at leginfo.legislature.ca.gov. If you are behind, call your county Treasurer-Tax Collector for your payoff and your options. This is general information, not tax advice.

What to do if you know there is a lien

- Don't ignore a notice, and don't assume the situation cannot be worked through in a sale.
- Ask a title company or escrow officer for a preliminary title report if you want to see what is recorded against the property.
- Get payoff figures in writing. What you take home is whatever is left after those payoffs and the other costs of the sale.
- HOA dues, code issues, and utility liens can also affect timing. Flag them early so escrow is not surprised.

A sale does not erase a lien by itself. The lien still has to be paid or otherwise resolved. A cash sale through a local title company can be a straightforward way to do that, because a neutral third party handles the payoffs. No one can promise that every lien situation will close, or what will be left for you, until the numbers are in writing.



CHAPTER

07 Fire-damaged, rural, and manufactured homes on your own land

Northern California homes don't all look like a typical listing photo. Condition, access, and property type change how a sale works — they do not automatically mean you cannot sell.

Fire and smoke damage

Some owners face a rebuild they don't want to manage, or an insurance claim that is moving slowly. A cash buyer can often purchase the home as-is, without requiring you to restore it first. Insurance claims are between you and your insurer; this guide is not insurance advice. If you have an open claim, ask your insurer and a professional you trust how a sale would affect it.

Rural property

Acreage, wells, septic systems, access roads, and outbuildings can make a traditional listing slower or narrower, because some retail buyers want a simpler house. Those features still need to be disclosed and understood. They do not automatically block a cash sale. Be ready to share what you know about the well, septic, access, and any easements.

Manufactured or mobile homes — on land you own

NorCal Home Offer considers manufactured or mobile homes when you own the land under them. We do not buy homes in a mobile-home park on a rented space. If you own the land, a sale can often proceed as-is through escrow, though title and registration details can take extra care. You can read more at norcalhomeoffer.com/mobile-home-own-land.

Condition is not a barrier to asking. We buy houses as-is, including fire damage, deferred maintenance, or a cluttered interior. You are not required to repair first. What the offer is will depend on the property, and you will see that number in writing before you decide.

CHAPTER

08 A short prep checklist

If you list with an agent, you will usually get a longer prep list — repairs, cleaning, photos, and showings. This checklist is for a direct as-is cash sale. Most of it is useful no matter which path you choose.

YOU USUALLY DO NOT HAVE TO

- Make repairs or replace worn systems.
- Stage the home or finish a full cleanout before you even talk with a buyer.
- Hold open houses or keep the house show-ready for weeks.

IT IS STILL USEFUL TO GATHER

The basics. The property address, and photos or a walk-through if you are out of the area.

Loans and bills. Your mortgage or servicer information, any other loans, and recent property tax bills.

Notices. Any default, trustee's sale, HOA, tax, or code notices you have received.

Property details. The deed if you have it, keys and garage openers, and what you know about a well, septic, roof, or access.

People on title. Names and contact information for everyone who has to sign, including co-owners or an estate representative.

What to take and what can be left. Personal items you want, important papers, and family items should go with you. Furniture, debris, or a full house of belongings can often be left if that is agreed in writing. Don't assume — get it in the contract. What stays and what goes is decided case by case.

> One practical order. Gather the papers first, then ask about an offer or a listing appointment, and only then decide how much cleanout is worth doing. Many families spend weeks emptying a house before they know whether they are selling as-is.

CHAPTER

09 How a cash offer works — and how to check any buyer

If you request an offer from NorCal Home Offer, the path is straightforward. There is no obligation to accept.

Three steps

1

Tell us about the home

Call or text (530) 999-7694, or use the form on norcalhomeoffer.com. We need the address and a sense of the condition and your timing.

2

Receive a cash offer

We look at the property — in person, or, when needed, from photos and public records — and give you a written cash number. You can say yes, no, or take time to compare it with a listing.

3

Close through local escrow

A neutral title company handles the payoff and the money. We can close in as little as 7 days, or on a later date that fits you, case by case. We pay both sides' closing costs, and you pay no agent commissions on our purchase.

About staying after closing. If you need time in the home after the sale, ask. Any stay is discussed case by case and would have to be written into the agreement. It is not something we can promise in advance.

How to check any cash buyer, including us

- A local office you can visit. Ours is at 940 Merchant St, Redding, CA 96002.
- BBB A+ rated. Look up NorCal Home Offer on the Better Business Bureau website and read the profile yourself.
- Proof of funds, and a contract you can read before you sign. Watch for terms that let the buyer walk late, unexpected fees, or pressure to sign on a first call.
- A real name and a real phone number. You can call me, Derek, at (530) 999-7694.

If a listing, a loan modification, or another option is the better fit, I will tell you that. I would rather be the person who gave you a straight answer than the person who rushed you.

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When you're ready, I'm here.

Use this guide at your own pace. Fill in the worksheet. Read the linked checklists if inherited property or foreclosure is part of your situation. If you want to talk through your numbers, or ask about a no-obligation cash offer, call or text me.

Talk with Derek

NorCal Home Offer is a locally owned, BBB A+ rated cash home buyer in Redding. We buy houses as-is in Shasta, Tehama, and Butte counties, and across Northern California.

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norcalhomeoffer.com

940 Merchant St, Redding, CA 96002

No pressure. If your best path is a listing with an agent, or another option in this guide, I will tell you that.

Helpful links from this guide

- **Probate checklist**
  norcalhomeoffer.com/probate-guide
- **Foreclosure timeline and help packet**
  norcalhomeoffer.com/foreclosure-guide
- **Manufactured homes on land you own**
  norcalhomeoffer.com/mobile-home-own-land
- **How we buy**
  norcalhomeoffer.com/how-we-buy
- **California property-tax default sales (§3691)**
  leginfo.legislature.ca.gov
- **Free HUD-approved housing counselors**
  (800) 569-4287 · hud.gov/findacounselor

This guide is general information, not legal, tax, or financial advice, and not an offer to buy a specific property.

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