

@VALMACIAS.REALTOR

BUYER'S GUIDE

YOUR GUIDE TO HOME

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BUYERS ROADMAP

01

Get Pre-Approved

Meet with a lender to find the right mortgage.

Share pre-approval letter with an Agent.

02

Find An Agent

We are local market experts and will work within your budget and wish list.

03

Find your home

We will find you some suitable options and set up showings for you to view.

04

Offer

When you find your dream home, we will submit an offer and negotiate the terms of the contract.

05

Inspections

Complete inspections on the home with a professional. Negotiate any repairs before closing.

06

Appraisal

A professional will determine if the home is worth the price you agreed. A lender cannot lend out more than a home is worth.

07

Pre-Closing

Confirm repairs are completed, do a final walkthrough and transfer funds.

08

Closing

Sign and review all closing documents and receive your key!

YOU'RE
HOME

Before you buy

PREPARE FINANCE RECORDS

Before you even start thinking about buying a house, it's important to make sure that your finances are in order and to consider how much you can afford. If you are not purchasing with cash, you will need to find a mortgage lender and get pre-approved.

CREDIT REPORT

Get a copy of your credit report and look over all the information it contains. Your credit score will give you an idea of what kind of loan rates and interest rates you can expect to pay if you do decide to apply for a mortgage.

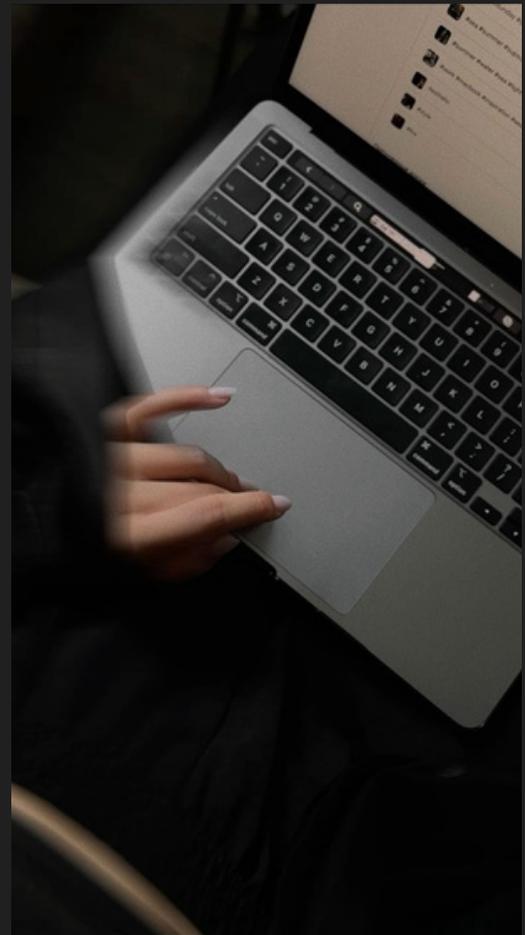
COSTS TO CONSIDER

A **down payment** is typically between 3.5% - 20% of the purchase price. If possible, try saving up at least 20 percent of the purchase price in cash as part of your down payment; this will earn you better terms from lenders.

Earnest money, or **good faith deposit**, is a sum of money you put down to demonstrate your seriousness about buying a home. Generally is 1-2% of the purchase price.

Closing costs for the buyer run between 2% - 5% of the loan amount.

A **home inspection** costs \$300 to \$600. Depending on the property size.



Step 01 GET PRE-APPROVAL LETTER

A pre-approval is an official document from a bank or credit union showing how much they're willing to lend you based on your income, assets, and debts. It means your financials have been reviewed and approved for a specific loan amount.

With a pre-approval, you'll know how much home you can afford and what your monthly payments might be, helping you focus on homes within your budget and avoid wasting time or money.

DON'T STRESS ABOUT IT

Reach out to one of my preferred lenders for step by step guidance

- Brooke Drum (253)389-3298
- Katey Switzer (936)349-5735
- Paola Velazco (786) 975-4860
**Para Español*

MORTGAGE DOCUMENT CHECKLIST

INCOME / EMPLOYMENT

- Paystubs (last 30 days)
- Tax Returns for last 2 years
- W-2 / 1099s for past 2 years
- Business records if self-employed
- Any rental income you receive & lease
- If VA, provide DD214 & eligibility cert
- Employer contact details

CREDIT

- Copy of divorce decree
- Copy of drivers licence
- Lender will retrieve credit score
- Copy of social security card

ASSETS

- ALL statements (past two months)
- Down payment gift letter if applicable
- Details of any real estate you own



HEY, I'M VAL

Buying a home is often a stressful process. However, if you know what to expect you can avoid a lot of common mistakes and ensure that things go as smoothly as possible.

In this guide, we'll cover what to consider when buying real estate, including how to find the perfect home for you and your family and how much it will all cost in the long run!

Valeria Macias

Step 02 CHOOSING THE RIGHT AGENT

My Promise To You:

My goal as your Realtor is simple—to help you find your perfect home quickly, confidently, and at the best value. Here's how I do it:

Goals & Strategy:

We'll set clear goals and create a customized plan based on your needs, budget, and timeline.

Professional Guidance:

I provide expert advice on neighborhoods, schools, and market trends so you can make informed decisions.

Local Expertise:

I use in-depth knowledge of the area to find homes that fit your lifestyle and negotiate the best price.

Industry Connections:

My network of agents and off-market contacts gives you access to the best properties, sometimes before they're publicly listed.

Full-Service Support:

From touring homes to reviewing contracts and negotiating terms, I handle every detail to make the process smooth.

Guidance & Paperwork:

I walk you through every step and document, making your home-buying journey simple and stress-free.

MAKING HOMEOWNERSHIP SIMPLE



Step 03

START HOME SHOPPING

We will set up showings on suitable homes that match your wish list and budget. Here are some tips. Don't worry, we will take care of most things but it's important for you to consider the below.

PRIORITIZE YOUR NEEDS

When looking at new homes it's easy to get carried away by upgrades and design choices, but don't let these distract you from what you actually need in a home. Remember, your needs come first and your wants second!

NOTE TRAFFIC

Note traffic on the street and surrounding area. If you commute to work, consider revisiting the area during peak times to get an idea of traffic and travel time.

TAKE NOTES & PICTURES

You may forget some details when looking at other houses later on in this process, so keep track of them all now as they come up. It's also a good idea to take pictures.



Step 04 MAKE AN OFFER

Once you've found the home of your dreams, it's time to put things in motion. The next step is to make sure that your offer is competitive. When it comes to making offers on homes here are some things to consider.

OFFER PRICE

This is how much money you are willing to pay for the home. This can include down payment, fees and any other costs associated with buying a home. Remember to stay within your budget!

AN EARNEST DEPOSIT

This is a down payment which shows that you're serious about buying the house; usually around 1-2 percent of the purchase price.

OPTION PERIOD

The option period is usually between 5-10 days where you can back out of a home purchase for any reason. You pay a non-refundable fee for this (typically \$100-\$500), but if you proceed, it may go toward closing costs. This period lets you inspect the home and negotiate repairs.

OFFER TO CLOSE QUICKLY

Offer to close quickly. Most sellers want to close within 30 days so the sooner you can set a closing date, the stronger your offer will look!

THE SELLER WILL THEN:

Accept, reject or make a counter offer. A counter-offer is when the seller offers you different terms. If this happens, you can accept their offer, reject it or negotiate it with my assistance.

IF ACCEPTED

If your offer is accepted, you will sign the purchase agreement. Then you are officially **under contract!**

Step 05

GET A HOME INSPECTION

A home inspection is a fairly common practice in the real estate industry. We will schedule an inspection with a professional home inspector. It can help you identify issues with the house.

You should use this information to **NEGOTIATE** with the seller if there are any problems that need attention, especially ones that could be costly to fix. This gives you an opportunity to make sure you don't end up with a home that has structural issues. Be reasonable on smaller issues. If there's minor wear and tear on appliances or carpeting, consider giving it a pass unless there's something seriously wrong with them.



Step 06

GET AN APPRAISAL

Your lender will arrange for an independent appraiser to provide an estimate of the house you are purchasing. The appraiser decides if the cost agreed is a fair price for the property. When purchasing a home, it's required by most lenders to have an appraisal done to ensure the value of the property is consistent with what you are paying for it. Once approved, expect to receive a letter confirming your loan terms and final rate selection.

Step 07 PRE-CLOSING

The pre-closing stage is the period between signing and closing day. It's time to make sure everything is in order before you move into your new home.

We will complete a title search. This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

HERE'S WHAT YOU'LL NEED DURING THIS PHASE:

- **CLOSING DISCLOSURE** - Lenders are required to provide you with a closing disclosure, at least three days before closing. This will include your final loan terms and closing costs. You will have three days to review the statement.
- **SECURE HOME WARRANTY AND SUITABLE HOME INSURANCE**
- **REVIEW OFFER** - Your real estate agent will have already reviewed this document with you, but always review it again.
- **REVIEW MORTGAGE DOCUMENTS** - You'll also want to check out whether or not there are penalties if you miss payments.
- **FINAL WALK THROUGH** - We will do a final walk through the home with you up to 24 hours before closing to check the property's condition and make sure any repair work that the seller agreed to make has been done.



Step 08

CLOSING DAY

Closing will likely be held at the office of the title company, attorney or the lender.

WHAT TO BRING

- Government-issued photo ID(s)
- A certified or cashier's check in the amount of closing costs due or proof of a wire transfer.

WHO WILL BE THERE

- A title company representative
- Your agent (Me)
- Your loan officer

Once all the papers are signed, you've secured your mortgage and the closing is officially complete, you'll receive the keys to the property.

Congratulations!

YOU ARE OFFICIALLY
A HOMEOWNER!



Leave Me A Review

YOUR TESTIMONIALS MAKE MY DAY AND HELP ME GROW MY BUSINESS. I APPRECIATE YOU!



SCAN AND SCROLL TO WHERE IT SAYS "LEAVE A REVIEW"



Send Me A Referral

I WOULD LOVE TO HELP YOUR FRIENDS AND FAMILY THE SAME WAY I HELPED YOU. MY LINE IS ALWAYS OPEN FOR ANY OF YOU!

CONTACT ME



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Moving Checklist

ADVANCED PREP

- CREATE A BUDGET FOR THE MOVE
- DECLUTTER AND CLEAN
- BOOK TIME OFF WORK
- BOOK CHILDCARE FOR MOVE
- BOOK MOVING TRUCK
- DONATE UNWANTED ITEMS
- MAKE INVENTORY OF YOUR ITEMS
- TRANSFER PRESCRIPTION RECORDS
- REGISTER AT NEW SCHOOLS
- TAKE CUTTINGS FROM PLANTS
- MEASURE FURNITURE
- DEFROST FREEZER

NOTIFY OF MOVING

- POST OFFICE
- EMPLOYER & PAYROLL
- TELEPHONE, INTERNET
- TAX & SOCIAL SECURITY
- BANK & CREDIT UNION
- GARBAGE REMOVAL
- DOCTOR
- DENTIST
- ATTORNEY
- SUBSCRIPTIONS
- HEALTH & DENTAL INSURANCE
- LIFE INSURANCE
- HOME & CAR INSURANCE
- FRIENDS & OVERSEAS FRIENDS

'OPEN FIRST' BOX

- CLEANING SUPPLIES
- LIGHTBULBS
- TOOLS (KNIFE, SCISSORS)
- LIGHTBULBS
- CHILDRENS TOYS
- COFFEE, TEA, SNACKS
- REMOTE CONTROL

PACK OVERNIGHT BAG

- PAJAMAS & CLEAN CLOTHES
- TOOTHBRUSH & TOILETRIES
- TOILET PAPER
- MEDICATION
- PET FOOD & LEASH
- TOWELS
- IMPORTANT DOCUMENTS
- CASH & VALUABLES

MOVING DAY

- CHECK PHONE ISN'T ON SILENT
- BE AT HOME FOR MOVERS
- ORGANIZE CHILDCARE
- PUT PETS SOMEWHERE SECURE
- PROTECT PHONES AND CARPETS
- MAKE SURE BOXES ARE LABELED
- FINAL CLEAN & REMOVE TRASH
- LEAVE OWNER MANUAL & RECEIPTS

