

HOME BUYER'S *Guide*



Truth Clark

REAL ESTATE AGENT | TEAM LEAD

A step by step process to finding the
house you will call home



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Hello!

I'M TRUTH

I'm Truth, co-Team Leader of Elevate Realty Team, a client focused real estate team in beautiful San Antonio, TX. With 13 years of experience in the Air Force, I bring discipline and dedication to every real estate transaction. Our team, known for 'Real Estate with a Higher Purpose,' holds core values of Clients First, Integrity always, Treating All with Respect, and Excellence in All we do.

As a Realtor and military veteran, I specialize in assisting Clients of all backgrounds in finding their dream homes. Outside of work, I'm a family person, proud parent of two kids, and a lover of adventure and travel. When I'm not helping clients or exploring new places, you can find me enjoying the diverse culinary scene in San Antonio. Join me on our social media platforms as I share valuable insights, tips, and our mission to make real estate a rewarding experience for all!

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M E E T O U R *Team*

Candice Clark

REAL ESTATE AGENT | TEAM LEAD

Candice, the Team Lead and production lead of Elevate Realty Team, is renowned for her exceptional ability to drive results and foster growth. Her extensive knowledge of real estate dynamics, combined with a client-first approach, enables her to provide unparalleled guidance to both buyers and sellers. Candice's leadership skills and her commitment to excellence ensure that every client receives personalized and effective solutions. Her passion for real estate and dedication to achieving the best outcomes for her clients make her a standout professional in the field.



Truth Clark

REAL ESTATE AGENT | TEAM LEAD

As the co-Team Leader and visionary of Elevate Realty Team, Truth brings a unique blend of leadership, passion, and expertise to the real estate industry. With 13 years of distinguished service in the Air Force, Truth's discipline and commitment shine through in every interaction. Guided by core values of integrity, respect, and excellence, Truth is dedicated to empowering clients with the knowledge and resources needed for successful real estate transactions. Living in Stone Oak, San Antonio, Truth's deep understanding of the local market, combined with a personal approach to real estate, ensures that clients receive top-notch service tailored to their specific needs.



Jomae DeGuzman Peavie

REAL ESTATE AGENT

Jomae, the dedicated Buyer's Agent at Elevate Realty Team, specializes in helping buyers navigate the complex process of finding their ideal home. With a keen eye for detail and a deep understanding of the unique needs of each client, Jomae excels in matching properties to buyers' preferences and lifestyles. Her commitment to excellence and her ability to empathize with clients' aspirations make her an invaluable asset to the team. Jomae's expertise is especially beneficial for those looking to make informed decisions in a market that's constantly evolving.



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HOUSE HUNTING

Tips

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a clear budget before you start your house hunting journey is essential to ensure you're looking at properties within your financial comfort zone, allowing you to make informed decisions and avoid potential financial strain down the road.

PICTURES CAN BE DECEIVING

Remember that pictures of homes can sometimes be deceiving, and it's crucial to schedule in-person viewings to get a true sense of the property's condition, layout, and surroundings.

BE REALISTIC WITH YOUR EXPECTATIONS

Being realistic with your expectations is key to a successful house hunt. While it's great to have a wish list, understand that compromises may be necessary, and focusing on your must-haves will help you find a home that truly suits your needs.

FIND A GOOD RELATOR

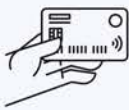
Finding a good realtor is paramount in your house hunting journey. An experienced and knowledgeable real estate agent can provide valuable insights, guide you through the process, and negotiate on your behalf, ultimately helping you find the perfect home while saving you time and money.





FINANCES

Before starting the home-buying process, it's crucial to get your finances in order. Consider talking to a lender early to prepare and set yourself up for success. Assess your credit score, establish a clear budget, and secure pre-approval for a mortgage. These steps not only demonstrate your commitment but also provide a competitive advantage, making your home-buying journey smoother and more successful.



Credit score



Other expenses



*Documents
you will need*



Down payment

CHOOSING THE RIGHT *agent*

Choosing the right agent is crucial as they act as your trusted guide through the intricate real estate journey, ensuring your needs, goals, and values are met. Their expertise and understanding of your unique requirements can make the difference between a seamless, successful experience and potential pitfalls in the process.

01

STEP 1

To begin your journey to finding the perfect real estate agent, it's crucial to first define your specific needs and preferences. Consider your budget, desired location, property type, and any unique requirements you may have. This initial step sets the foundation for a successful collaboration with your agent as it ensures they understand your goals from the outset.

02

STEP 2

Once you've outlined your needs, embark on a comprehensive research journey. Seek recommendations from friends, family, or colleagues who have had positive experiences with real estate professionals. Online platforms, such as social media and real estate websites, can also provide valuable insights into an agent's reputation and track record. Look for agents who specialize in your target market and have a proven history of success.

03

STEP 3

Now that you've gathered a list of potential agents, it's time to assess their compatibility with your needs. Look for an agent who listens to your requirements, understands your vision, and demonstrates a commitment to your goals. Consider their experience, market knowledge, and communication style. Ensure that the agent you choose aligns with your values and priorities. By prioritizing compatibility, you'll be better equipped to select an agent who truly resonates with your vision of an ideal real estate partner.



P R E *Approval*



Getting pre-approved for a mortgage is like holding the golden ticket in the world of real estate. It's a valuable step that provides numerous benefits to homebuyers. Firstly, pre-approval sets you apart as a serious and motivated buyer in the eyes of sellers. When you make an offer with a pre-approval letter in hand, it signals to them that you have the financial backing to follow through with the purchase. This can give you a significant advantage in a competitive market, as sellers are more likely to favor offers from pre-approved buyers over those without this assurance.

Secondly, pre-approval helps you determine your budget with confidence. By working with a lender to assess your financial situation and creditworthiness, you gain a clear understanding of the mortgage amount you can comfortably afford. This not only saves you time by focusing your search on homes within your budget but also prevents the disappointment of falling in love with a property that is out of your reach. In essence, pre-approval empowers you with knowledge, strengthens your negotiating position, and streamlines the homebuying process. To get pre-approved, contact a reputable lender, and be prepared to provide financial documents such as pay stubs, tax returns, and bank statements. Here are some things they may ask for.

- ✓ TAX RETURNS
- ✓ W - 2 FORMS
- ✓ PAY STUBS
- ✓ BANK STATEMENTS
- ✓ LIST OF MONTHLY DEBT



PRE Closing

Pre-closing, also known as the "escrow" or "under contract" phase, involves finalizing the details of your home purchase, including completing any remaining inspections, securing your financing, and addressing contingencies. During this period, your real estate agent and other professionals work diligently to ensure all necessary steps are taken to prepare for a successful closing on your new home and you have a few things to take care of yourself as well.

RESEARCH SECURITY SYSTEMS

01

A security system provides peace of mind by safeguarding your home and loved ones, offering protection against intruders and potential emergencies while also potentially lowering your home insurance premiums.

SWITCH THE UTILITIES OVER

02

Switching your utilities early will prevent shutoff. Our team will coordinate with you and the utility companies to help you get them transferred over in the appropriate time-frame.

TRANSFER ALL YOUR HOME SERVICES

03

Transferring all your home services, such as internet, cable, and utilities, to your new address simplifies the moving process, ensuring uninterrupted access to essential amenities and convenience in your new home.

BOOK THE MOVERS

04

Booking movers early can be a big help! If you wait too late then you may find yourself having to choose who is available vs who does a great job. We're here to provide recommendations for movers.



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MAKING AN *Offer*

01

KNOW YOUR
BUDGET

02

MAKE A STRONG
BUT FAIR OFFER

03

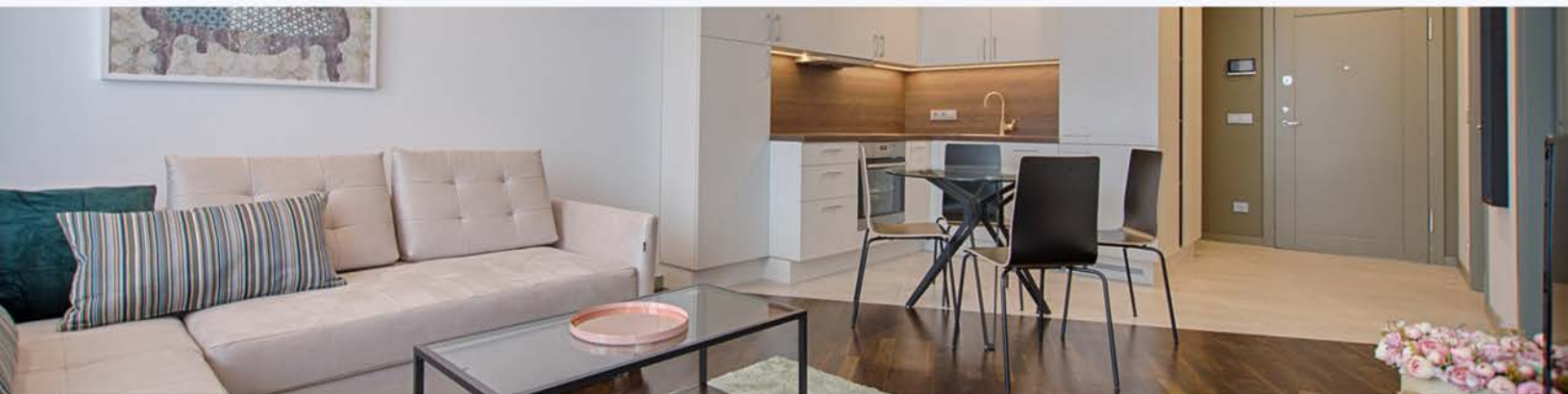
BE READY TO
MOVE FAST

04

BE FLEXIBLE
NEGOTIATOR

05

LEAN ON A REAL ESTATE
PROFESSIONAL



Making an offer on a home involves presenting a well-structured proposal, including the proposed purchase price, any contingencies, and a closing timeline, through your real estate agent. Your offer should reflect your budget, market conditions, and your desire to secure the property while allowing room for negotiation with the seller.



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NEGOTIATION

Negotiating the purchase of your dream home is a critical step in the homebuying process. It all begins with the initial offer, a carefully crafted proposal that your real estate agent helps you prepare. This offer includes the purchase price, contingencies, and the proposed timeline for closing. The seller may respond with counteroffers, and negotiations ensue until both parties agree on the terms. Your real estate agent is your advocate throughout this process, ensuring that your interests are well-represented.

Another key aspect of negotiation comes after your offer is accepted when you conduct a thorough home inspection. If issues or necessary repairs are identified, negotiations come into play once more. You have the opportunity to request that the seller addresses these concerns, either by making repairs, offering a credit, or

adjusting the purchase price. Effective negotiation at this stage helps ensure that the property meets your expectations and saves you from unexpected expenses.

Additionally, negotiation plays a role in contingencies and financing terms. These can include appraisal contingencies and ensuring your financing is secure. If the property doesn't appraise for the agreed-upon price or if financing challenges arise, negotiations may be necessary to find a solution. Your real estate agent collaborates closely with your lender and the seller's agent to navigate these contingencies, safeguard your financial interests, and keep the transaction on track. In summary, successful negotiation is a vital component of the homebuying process, and having an experienced real estate agent by your side is crucial to securing the best possible terms for your new home.



WHAT NOT TO DO

DURING THE HOME BUYING *process*

The journey of buying a home is a significant milestone in one's life, and it's crucial to approach it with wisdom and care. Your home is not just a place to live; it's an investment in your future and a reflection of your dreams. To ensure a smooth and successful home buying process, avoid these common pitfalls that can derail your plans and financial well-being.

It's exciting to explore newly constructed homes, but doing so without a real estate agent can be a costly mistake. When you visit new builds without representation, you are essentially unrepresented in negotiations. A skilled real estate agent can help you navigate the intricacies of contracts, negotiate on your behalf, and ensure you get the best deal. Don't go it alone; having an experienced agent by your side is invaluable.

Buying a home is a big decision, and there's no such thing as a foolish question. Some buyers hesitate to ask questions, fearing they might appear uninformed. However, not seeking clarification on aspects of the home buying process can lead to misunderstandings and costly mistakes. Your real estate agent and mortgage lender are there to assist you, so never hesitate to ask for clarification or seek advice when in doubt.

While the excitement of finding your dream home can be overwhelming, it's vital not to skip the home inspection. A professional inspection can reveal hidden issues or needed repairs that might not be apparent during a casual viewing. Skipping this step can result in unexpected expenses down the road. Always invest in a comprehensive home inspection to ensure the property is in good condition.



INSPECTION *Period*



INSPECTION TIME PERIOD

The Inspection Period, often referred to as the Option Period is usually 5-10 days and typically costs \$100 - \$200 depending on the strength of the offer. This fee is due within 3 days of contract acceptance along with the Earnest Deposit which is 1% of the purchase price.

During the Inspection Period, the buyer has the unrestricted right to terminate the purchase agreement and receive their Earnest Deposit back. Typical reasons to terminate the contract include, major issues discovered during the home inspection, inability to agree repair requests, or newly discovered material facts.

TYPES OF POTENTIAL INSPECTIONS



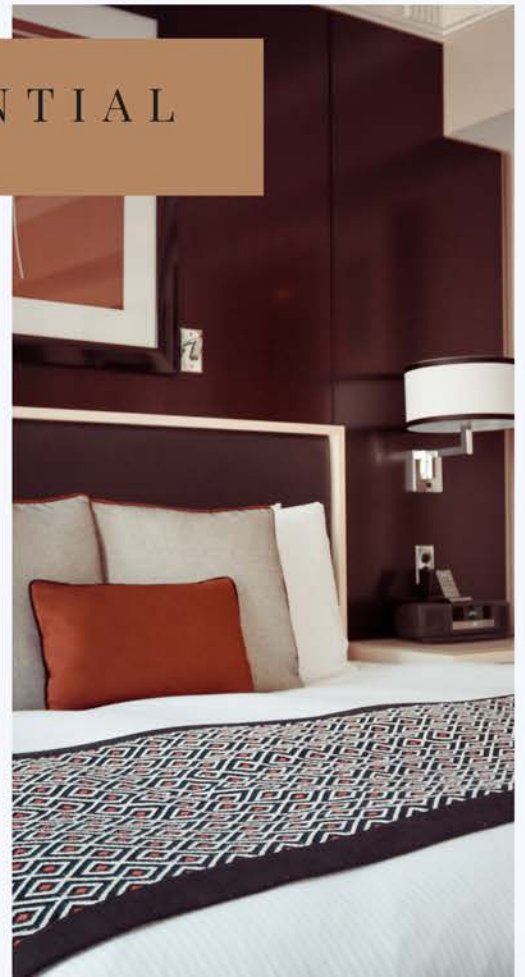
General Home Inspection: A comprehensive evaluation of a property's condition, covering structural, electrical, plumbing, and HVAC systems.



Termite or Pest Inspection: Focused on identifying termite or pest infestations that could harm the property.



New Build, 3 Phase Inspection: involves assessments at the pre-pour/foundation, rough-in, and final stages of construction to ensure compliance with building codes and standards, covering aspects from foundation preparation to structural integrity and system installations.



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