A modern living room with a white sofa, a glass coffee table with a gold frame, and large windows. A chandelier hangs from the ceiling. The text "Buyer's GUIDE" is overlaid in a large, elegant font.

Buyer's GUIDE

HASSMANN REAL ESTATE
GROUP INC

Family Owned & Operated



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AGENT BIO





Real Estate Agent PAT HASSMANN

Hello!

Pat Hassmann is the Buyers Specialist at Hassmann Real Estate Group Inc. Pat has the ability to navigate the pre-owned real estate market as well as build key relationships with every new home specialist in the New Braunfels area. Pat comes from a background of education and counseling and with these skills she is able to keep up to date with home inventories and quickly narrow down what our clients need in a home. By building these relationships, Pat can many times match a home to a client that is a perfect fit and before other buyers know about the homes.

Pat graduated from The University of Texas at San Antonio with a Bachelor in Sociology and a Masters Degree in Education. Pat joined the Hassmann Real Estate Group Inc team in 2006 after leaving the education field to focus on family and build a business. With her years of experience through many difficult and challenging real estate markets, her clients have been able to take advantage of her knowledge and relationships to find the perfect home at the best price through each cycle.

Pat!





Talk
Real Estate
to me

who are we?

We're here to help you...



PAT
HASSMANN

REALTOR

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JOE
HASSMANN

REALTOR

Joe Hassmann is the Broker at Hassmann Real Estate Group Inc and our Listing Specialist. With years of experience in the Information Technology industry as a Network Analyst, Project Manager and director of multiple departments, Joe has gained the skills to be very detail oriented and focused on service.

Joe graduated from Wayland Baptist University with a Bachelor in Applied Science in Information Management Systems. After years in the Information Technology industry, Joe met the love of his life and started a family. Wanting to spend as much time as possible being a husband and father, he decided to pursue a career in Real Estate. In 2005 Joe left the corporate world to become a Broker and build a business with his family.

Home Buyer's PROCESS

1

FIND A COMPANY/AGENT

Choose an agent that is professional and puts you at ease

2

LOAN PRE-APPROVAL

Get your finances in order, get a credit check, and get pre-approved for a mortgage

3

EXPLORE

Our email/website alerts and browsing the internet will alert you to new listings

6

MAKE AN OFFER

If you have decided, make your offer.

5

OFFER ACCEPTED TIME FOR INSPECTION

Contact a professional home inspector for a home inspection

4

APPRAISAL

Your lender will request an appraisal to determine the home's value

7

ORGANIZE MOVE

Set your moving date and do all the moving planning

8

CLOSING DAY

Get your keys. Congratulations, on your new home!

We just wanted to give you a bird's eye view. Although there are many more steps, we will guide you through the entire process.



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Real Estate terms

PRE-APPROVAL

Pre-approval is the first step in getting a mortgage to buy your preferred home. The mortgage lender will conduct an assessment/audit of your income, debt and creditworthiness. You will be ready to make an offer on a home with a pre-approval letter.

OFFER

An offer is a preliminary agreement between the buyer and the seller to buy a house.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller, buyer or lender.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.



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GOOD FAITH MONEY

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious and committed to about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

CLOSING

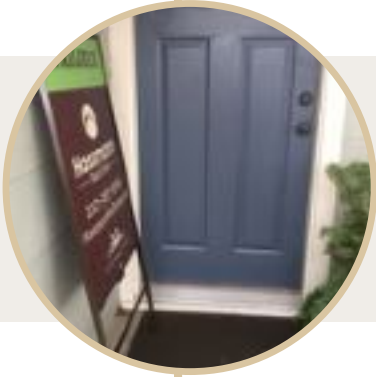
Final closing is when all paperwork is completed and the lender has funded the loan.

A modern living room with a white wall, a wooden ladder leaning against it, and a dining area in the background. The ladder has a striped blanket draped over it. To the left is a white console table with a TV and a DVD player. To the right is a dining table with chairs and a pendant light. The floor is light wood, and there is a white rug in the foreground.

KEEP CALM
AND CALL
YOUR

Real Estate Agent

find an Agent



Buying a house and ultimately having a house that you love and that suits you is one of the most important decisions in this life.

In this process, you will need a talented consultant who will always be with you, give you professional support and guide you.

MARKET KNOWLEDGE

Our professional consultants can access important non-public resources and enable you to act more accurately and gain detailed information about the industry.

OPTIMUM PRICE NEGOTIATION

With professional industry knowledge and experience, we can help you negotiate the optimum price for your home.

EXPERT EXPERIENCE

Our Real Estate Experts receive continuous training and go through the compliance process in order to be able to master the current regulations related to official documents and information.

CUSTOMER SERVICE

Our agents are dedicated to helping you answer any questions that arise from this process. We treat you, how we would like you to treat us!

Financial issues

SET YOUR BUDGET AND KNOW YOUR FINANCE

Get your finances in order, get a credit check, and get pre-approved for a mortgage

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home

Consider other factors when determining your mortgage, such as the down payment, legal fees, taxes, home inspection costs, appraisal costs, and renovation costs



WHAT SHOULD THE DOWNPAYMENT BE?

You should determine the deposit amount that suits you best and guarantee your purchase

20% is generally preferred as the prepayment amount. But of course you don't have to. Have a conversation with your lender and real estate agent to determine what is best and appropriate for you

Financial issues



KNOW YOUR CREDIT SCORE

Your lender will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal credit score range will be 620 or above

The better your score, the lower the interest rate you will be charged on your mortgage

PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase

Although you are pre-approved for a loan, it does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer

It is important not to make any significant purchases or alter your credit score in any way during this time



A bright, modern living room with large windows, a grey sectional sofa, a leather armchair, and a spiral staircase. The room features a high ceiling with a chandelier and a ceiling fan. The text "LET'S FIND Home" is overlaid on the image.

LET'S FIND
Home

Explore HOMES

HOME VISIT TIPS

- Take notes as you go through the houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the details like the layout, size, and location to make sure everything works for you.
- Be sure to make a list of your must haves, wants, and don't cares.



Make an OFFER

YOUR OFFER

Once you've found the house you like, make a formal offer to the seller so it's clear that you're serious. Consult your real estate agent about this to determine a solid offer price based on market conditions and the most recent sold comparables in the community.

NEGOTIATE

Do not hesitate to bargain when making offers. Make sure the price set is fair to you. Also, always consult with a professional real estate agent to make it easier for you to set a fair price based on the market data.

Under CONTRACT!

INSPECTION

Make sure you know all the details of your home before the sale is complete. For this, allow time to examine your home, do not rush. An experienced home inspector is critical to the home purchase process!



EVALUATION/RESULT

Your inspector will prepare a report for you and write down the details of his/her findings in it, explaining them with photographs.

Wait patiently for the review to be completed, the findings are very important. Then you can start negotiating.





HOME

Home

HOME...

appraisal



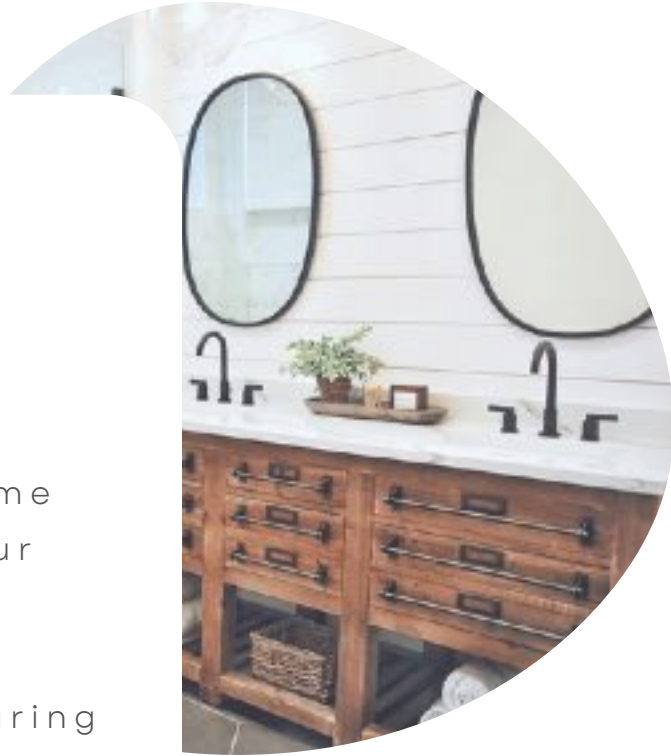
APPRAISAL

There are 2 more steps to complete before purchasing your new home;

- Appraisal
- Property title search

The lender will request an official home appraisal report before approving your loan.

Please arrange for home insurance during this time for your new home. Make sure you are working with a reliable and loyal company.



FINAL LOAN APPROVAL

The lender will check the following issues before approving your loan;

- Your Monthly/Annual Income
- Your Current Credits
- Your Credit Score
- Working Status



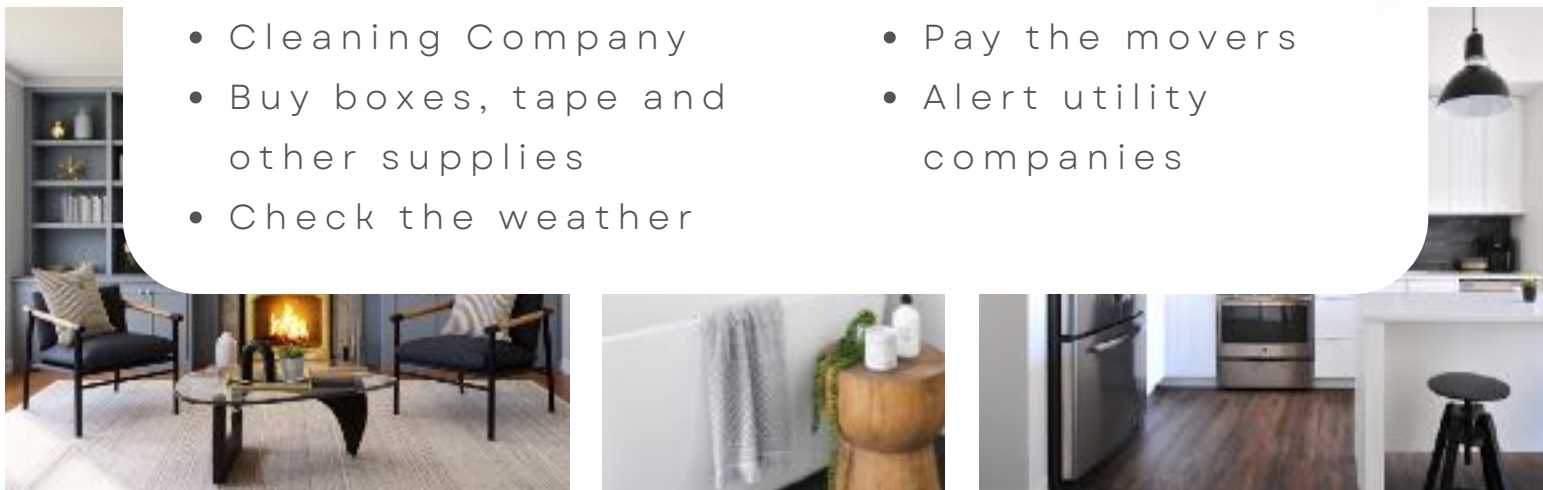
ORGANIZE

Your Move

Schedule your move

A few things to set/consider before you move;

- Set a budget for moving expenses
- Select moving company
- Cleaning Company
- Buy boxes, tape and other supplies
- Check the weather
- Send change of address cards
- Set up sitter for child/pet
- Pay the movers
- Alert utility companies



CLOSING



Congratulations! You now legally own a home. Once the lender provides final loan funding, you will receive the keys.

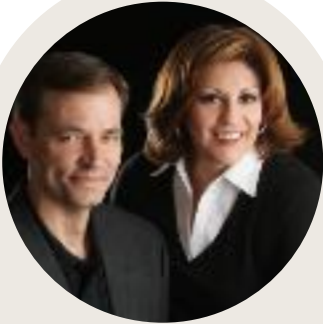
There are many legal procedures involved in the closing process. Make sure you have the documents you need to prepare ready. (your photo identification document, additional documents given by the title company or lender, etc.)

Change all the locks in the house, control the remotes, change the garage door code.

A modern interior space featuring a white round table with four white chairs that have wooden legs. In the background, there is a large glass display cabinet with a dark metal frame, containing books and a small potted plant. The floor is made of light-colored wood planks. The overall atmosphere is clean and minimalist.

CUSTOMER *Experiences*

Customer Experiences




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We were long time clients from relocating out of the military in central Texas as newly retired, to getting established in a whole new community! From renting to home ownership, Pat and Joe were there to guide and help us secure the perfect fit!

★★★★★ *Chase & Barbie*



Wow!! It is so hard to find such great service nowadays. Pat and Joe sold our home in less than 7 days, helped us find a new one, coordinated the closings on both, and kept our entire process worry free for both of us.

Dan & Melissa ★★★★★

We arrived in New Braunfels at noon and called Pat to let her know we had arrived. Our appointment wasn't until the following morning but Pat said she could show us some properties that afternoon. By 5:00 PM that same evening, we had purchased a home. She knew EXACTLY what we wanted and showed it to us.

★★★★★ *Tom*



Read More Reviews: <https://www.zillow.com/profile/joe9883>

Utility

S E R V I C E S



Electric Company :
830-629-8400
www.nbuTexas.com
New Braunfels Utilities



Water Company :
830-629-8400
www.nbuTexas.com
New Braunfels Utilities



Gas Company :
713-659-2111
www.centerpointenergy.com



Telephone Company :
800-288-2020
www.att.com
AT&T



Internet Company :
800-288-2020
www.att.com
AT&T



Trash :
830-629-8400
www.nbuTexas.com
New Braunfels Utilities

Home Touring Checklist




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HOUSE SCORE

/ 300

ADDRESS :

PRICE : \$

HOME SIZE :

LOT SIZE :

STORY :

TAXES : \$

AGE :

ROOM NUMBER :

INTERIOR	1	2	3	4	5
Walls/Trim/Ceiling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Storage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fireplace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dining Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Master Bedroom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom#1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom#2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom#3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom#1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom#2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom#3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Laundry Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

COMMUNITY	1	2	3	4	5
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School/Daycare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreational Facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Airport	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Police/Fire Department	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greenspace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hike/Bike Trail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Noise Level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Traffic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

EXTERIOR	1	2	3	4	5
View	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard/Landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (Back)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (Front)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sprinkler	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
House Type	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior Siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deck/Patio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roof/Gutters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fencing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

HOME SYSTEMS	1	2	3	4	5
Electrical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
AC/Fans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plumbing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Water	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

BUILDING MATERIAL	1	2	3	4	5
Ground	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Main Door	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brick/Wood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Window Sills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tiles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interior Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Benches	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[illegible]

PAT HASSMANN[®]
-REAL ESTATE AGENT-



@ hassmannteam   