






— Buyers Guide

FOR BUYERS

Buying a home can be a stressful process. That's why I created this comprehensive guide for helping you take the first steps towards finding your home.



CONTACT:

-  254.833.2687
-  TEASIA@TEASIARENEE.COM
-  @TEASIARENEE

— About Me

TEASIA COOPER

Teasia, originally from Virginia's Eastern Shore, followed her dreams of seeing the world by enlisting in the US Army at 17. The military shaped her into the person she is today and sparked her passion for community service. Upon completing her enlistment, Teasia found herself in Fort Hood, Texas, and fell in love with the area's charm, culture, and economic growth. Since 2010, she has proudly called Central Texas her home.

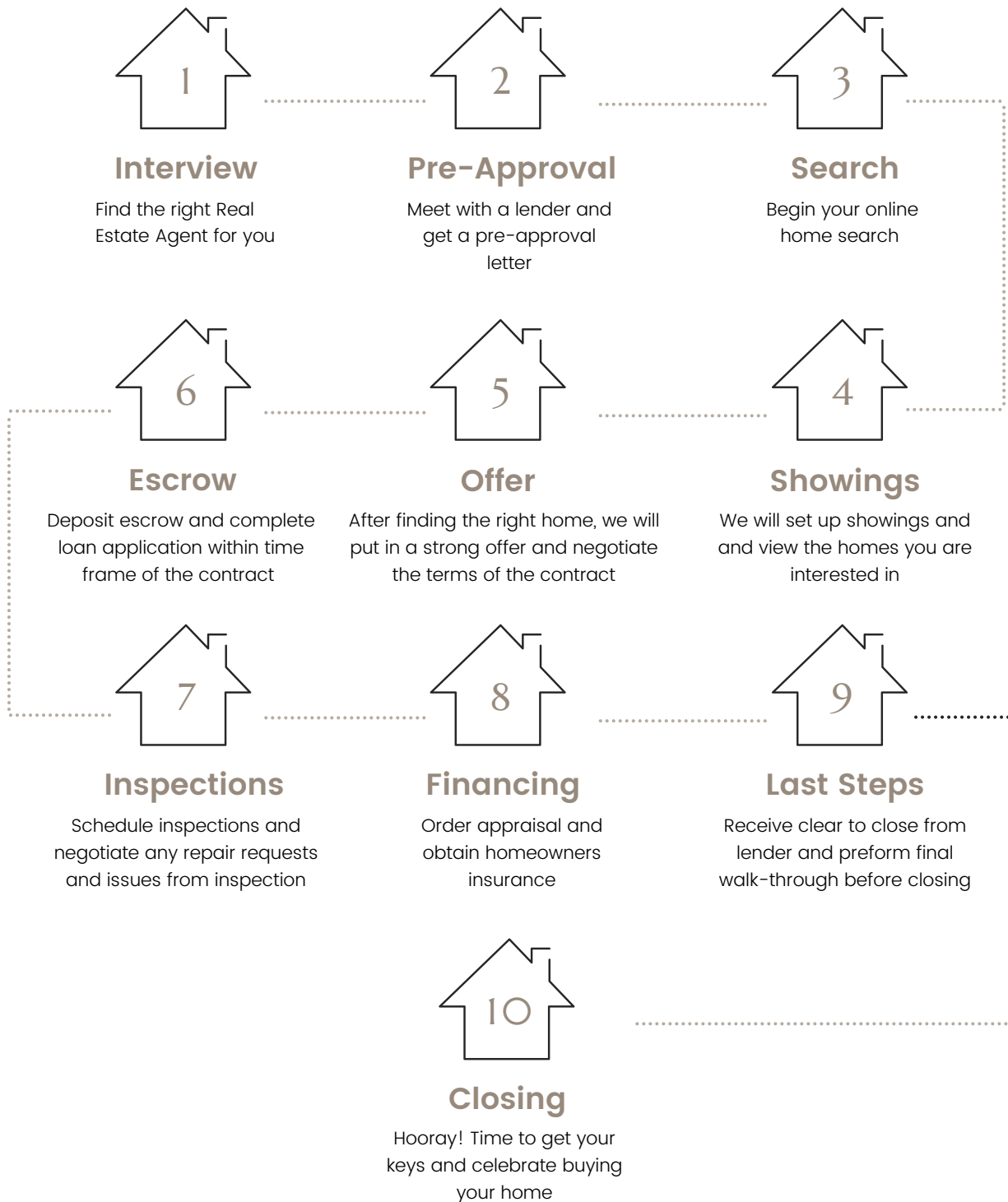
Driven by her desire to give back, Teasia immersed herself in the hospitality industry but realized she could make a greater impact on her community, particularly fellow Veterans. This realization led her to embark on a new path as a Realtor. Knowledgeable, charismatic, and detail-oriented, Teasia is dedicated to delivering a personalized experience, tailored to her clients' unique needs. With a focus on client satisfaction and understanding, she ensures her clients are fully educated and confident throughout the real estate journey.

Clear communication is crucial in real estate, and Teasia believes in transparency, relatability, and providing comprehensive information. Putting her clients' interests first, she goes above and beyond to leave a lasting positive impression on everyone she encounters. Teasia's unwavering passion, drive, and commitment to helping others make her a standout Realtor. And with her guiding you, you can trust that your real estate experience will be exceptional every step of the way.



The Buyers Roadmap

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



— Finances

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

Questions to ask when interviewing potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



Finances

PART 2

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Tax Returns



W-2 Forms



Pay Stubs



Bank Statements



List of Monthly Debt

My Recommended Lenders

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Please feel free to reach out and interview some of the lenders that I know and trust.

NICKY THARPE, FAIRWAY MORTGAGE-THE WOOD GROUP



254-535-1229 Cell
254-312-2020 Office

NickyT@fairwaymc.com
<https://woodgroupmortgage.com/staff/tharpe-nicky-466819>

JOSE MOORE, CALIBER HOME LOANS



901-297-1114 Cell
214-763-8767 Office

jmoore@monumentsquaremortgage.com
<https://myloan.monumentsquaremortgage.com/homehub/signup/jmoore@monumentsquaremortgage.com>

CHRISTINA MARQUET, FAIRWAY MORTGAGE



512-585-6894 Cell
866-912-4800 Office

christina.maquet@fairwaymc.com
<https://themaquetgroup.com>

— Home Search

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

STEP ONE

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

STEP TWO

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

STEP THREE

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.

— Important Info



What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)



What features are important to you in your new home?



What are the must-haves in your new home?

What are the deal breakers in a new home?

Any specifics not mentioned above:

Must Have Checklist

PLACE A CHECK MARK NEXT TO ANY AMENITY THAT YOU CONSIDER A MUST HAVE ON YOUR NEXT HOME.

KITCHEN

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

BATHROOMS

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

MAIN LIVING AREA

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor

ADDITIONAL FEATURES

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

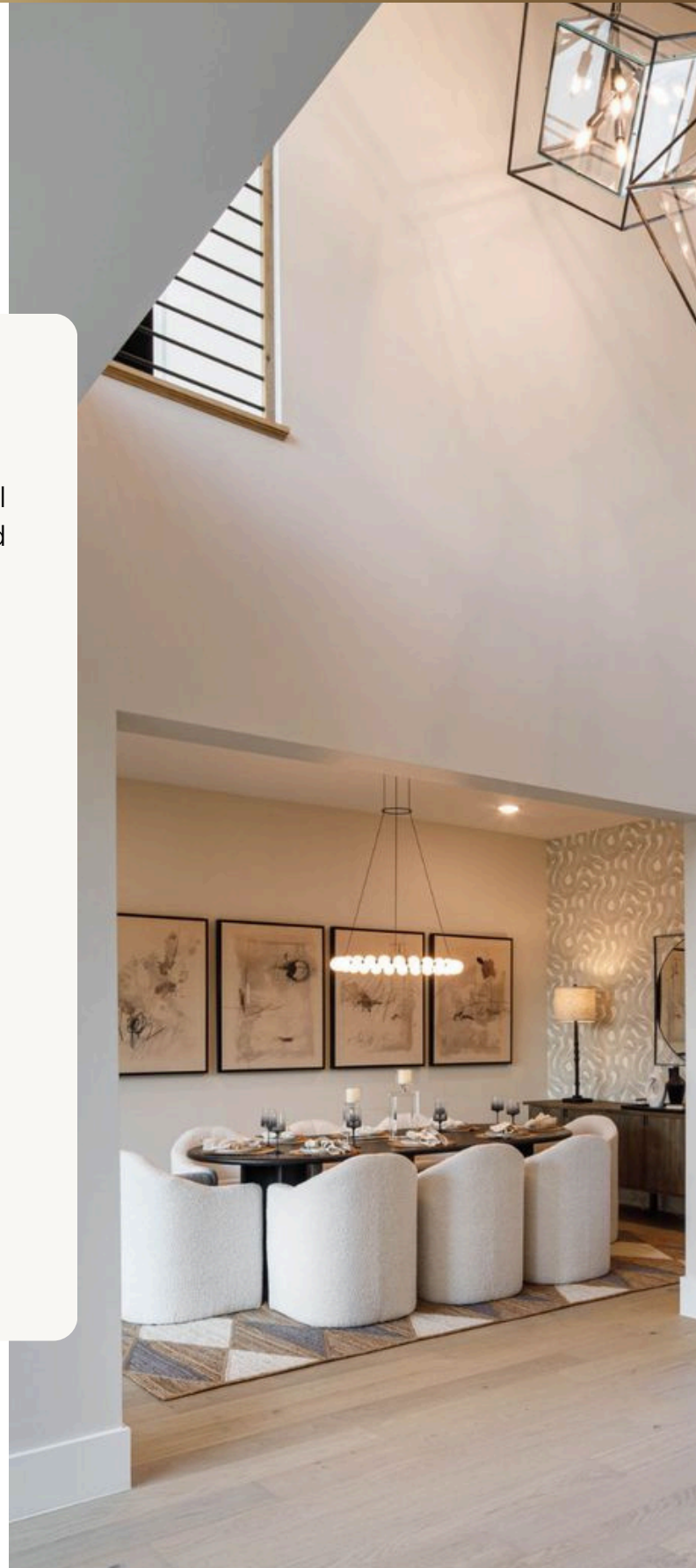
— Offers and Negotiations



INFORMATION NEEDED

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Escrow Deposit
- Closing Date
- Inspection Period
- Closing Costs



Offers and Negotiations

PART 2



MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you



ESCROW

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.



— Inspection Period

TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead Based Paint Inspection



RECOMMENDED HOME INSPECTORS

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.

INSPECTION TIME PERIOD

The typical inspection period is between 10-15 days

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

Recommended Home Inspectors

Please feel free to reach out and interview some of the inspectors that I know and trust.

KEGAN BESSENT, PROMINENCE PROPERTY INSPECTIONS



(254) 760-6005 Cell

kegan@prominenceinsp.com

NATHAN BESSENT, PROMINENCE PROPERTY INSPECTIONS



(254) 236-2200 Cell

Nate@prominenceinsp.com

— Preparing for Closing Day

1

LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

2

HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

3

IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

4

CLEAR TO CLOSE

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company or attorney.



Teasia Cooper

254.833.2687

TEASIA@TEASIARENEE.COM

[@TEASIARENEE](#)