

# Home Buyer

# GUIDE





# *Your Trusted Agents* MARIPOSA REALTY GROUP

*hello*

Welcome! We are more than just real estate agents – we are a dedicated guide for our clients through the journey of buying or selling their homes. With over 15 years of combined experience in the RGV real estate market, we bring a wealth of knowledge, strong negotiation skills, and a tireless commitment to achieving your real estate goals.







## **Transforming Lives Through Real Estate** *Mariposa Realty Group*

---

# **Welcome Message**

---

*Welcome to the exciting journey of buying a home!*

*We understand that embarking on this adventure can stir up a whirlwind of emotions: the thrill of starting a new chapter in your life, the anticipation of finding the perfect place to call home, the hope of creating lifelong memories, and perhaps a dash of nervousness about the complexity of the process.*

*That's exactly why we've compiled this comprehensive Home Buyer's Guide just for you!*

*Our mission is to navigate you through this intricate process with as much ease and clarity as possible. Our goal is to ensure that your home-buying journey is not only successful but also enjoyable and stress-free. For us, this is more than just a transaction; it's about helping you realize your dream of homeownership.*

# Mariposa Realty RGV

*As you embark on your real estate journey, it's important to know who you're partnering with. At Mariposa Realty RGV, we believe that understanding our background, mission, and objectives is key to building a strong, trusting relationship with our clients.*

## *Our history*

---

*Founded in the dynamic heart of McAllen, Mariposa Realty RGV emerged from a simple yet profound idea: to transform the real estate experience for buyers and sellers alike.*

---

## *Our mission*

---

*At Mariposa Realty RGV, our mission is to empower and guide individuals and families in their real estate endeavors with unmatched professionalism and care, to increase generational wealth.*

---

## *The goals*

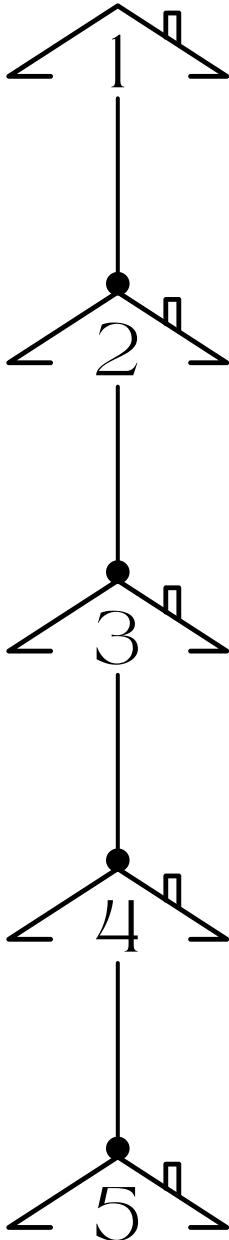
---

*At Mariposa Realty RGV, our primary goal is to redefine the essence of exceptional real estate service. We are committed to ensuring every client's satisfaction by offering personalized, informed guidance throughout their real estate journey.*

---

# Financing

## Road Map



### **MAKE SURE YOU ARE READY**

Make sure you are ready emotionally  
Review Income and expense status over the last few years  
Decide is it a good time for buying a house

### **GET YOUR FINANCE IN ORDER**

Check your debts and income  
Calculate how much house you can afford on your own  
Don't forget to take homeowners association (HOA) fees

### **SAVE FOR A DOWN PAYMENT**

Be ready for down payment  
20% down payment generally better  
Don't forget closing, moving and other costs

### **FINDING THE RIGHT MORTGAGE FOR YOU**

Decide what the best type of loan is for you  
The majority of mortgages in the U.S. are conventional loans  
FHA loans are less of a risk for lenders

### **PRE-APPROVED FOR MORTGAGE**

Search and choose right lender for you  
Compare mortgage origination fees  
Get different loan estimates



*Mariposa Group*

**Your Trusted  
REALTORS**



956-252-0004



info@mariposarealtyrgv.com

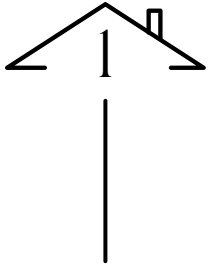


www.mariposarealtyrgv.com

# Home Buyer's

## Road Map

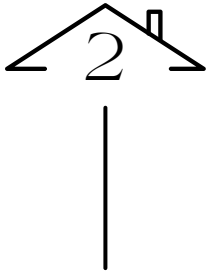
### **HIRE A REAL ESTATE AGENT**



Your agent is the person who will guide you through every step when buying a home and look out for your best interests along the way.

- Explore online reviews and interview agents in your area
- Select the local expert who will best guide you

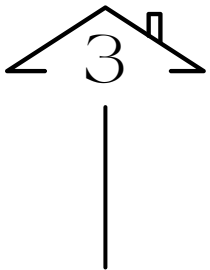
### **CREATE A WISH LIST**



What's your ideal location?

Number of bedrooms and bathrooms, square footage  
Outdoor space, preferred location, type of home

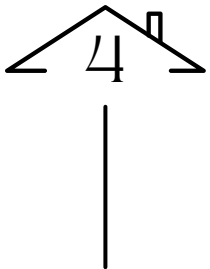
### **BEGIN HOUSE HUNTING**



Consider your expectations and criteria

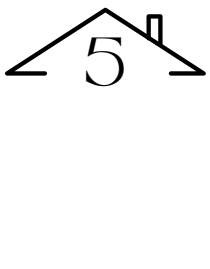
Think about your short-term and long-term goals.  
Ask any questions you have about the process

### **OPEN HOUSES**



If you visit an open house remember the hosting agent there represents the seller. Let me know you have any agent and do not share any confidential information with them that could negatively impact your potential offer.

### **MAKE AN OFFER**



Once we find the right home, your agent will run a market analysis to help you determine the best offer price. Terms you will want to consider are inspection period, home warranty options, closing cost assistance, and preferred move-in/closing dates.

Let your agent help you manage negotiations



# Home Buyer's

## Road Map



### **HOME INSPECTION**

Choose the home inspector and pay for the home inspection  
Review the report and ask questions about the findings.  
If there are major/expensive problems, consider renegotiating

### **NEGOTIATE REPAIRS**

If repairs are needed, you can ask for the repairs to be completed or for a concession to complete the repair after closing. If you cannot come to terms with the seller, you may terminate the contract.

### **HOME APPRAISAL**

Lenders will require an appraisal and the buyer is responsible to pay for the appraisal before it is completed.  
Most will come in at value, however you can dispute the appraisal if you think there was a mistake  
Under value appraisals will require renegotiations

### **FINAL WALKTHROUGH**

Check your repair areas  
Check home systems before closing day  
Make sure non-realty items are there and the condition of the house is as agreed upon in the contract

### **CLOSING DAY**

Bring your government issued ID to closing with you  
Closing funds can be sent via wire transfer or paid with a cashier's check  
Review and sign final documents  
Once the official notice of closing and funding is sent, you will get your keys!



Want the full buyer guide  
resource?

[info@mariposarealtyrgv.com](mailto:info@mariposarealtyrgv.com)

*Have a question? Give us a call today at 956-252-0004*