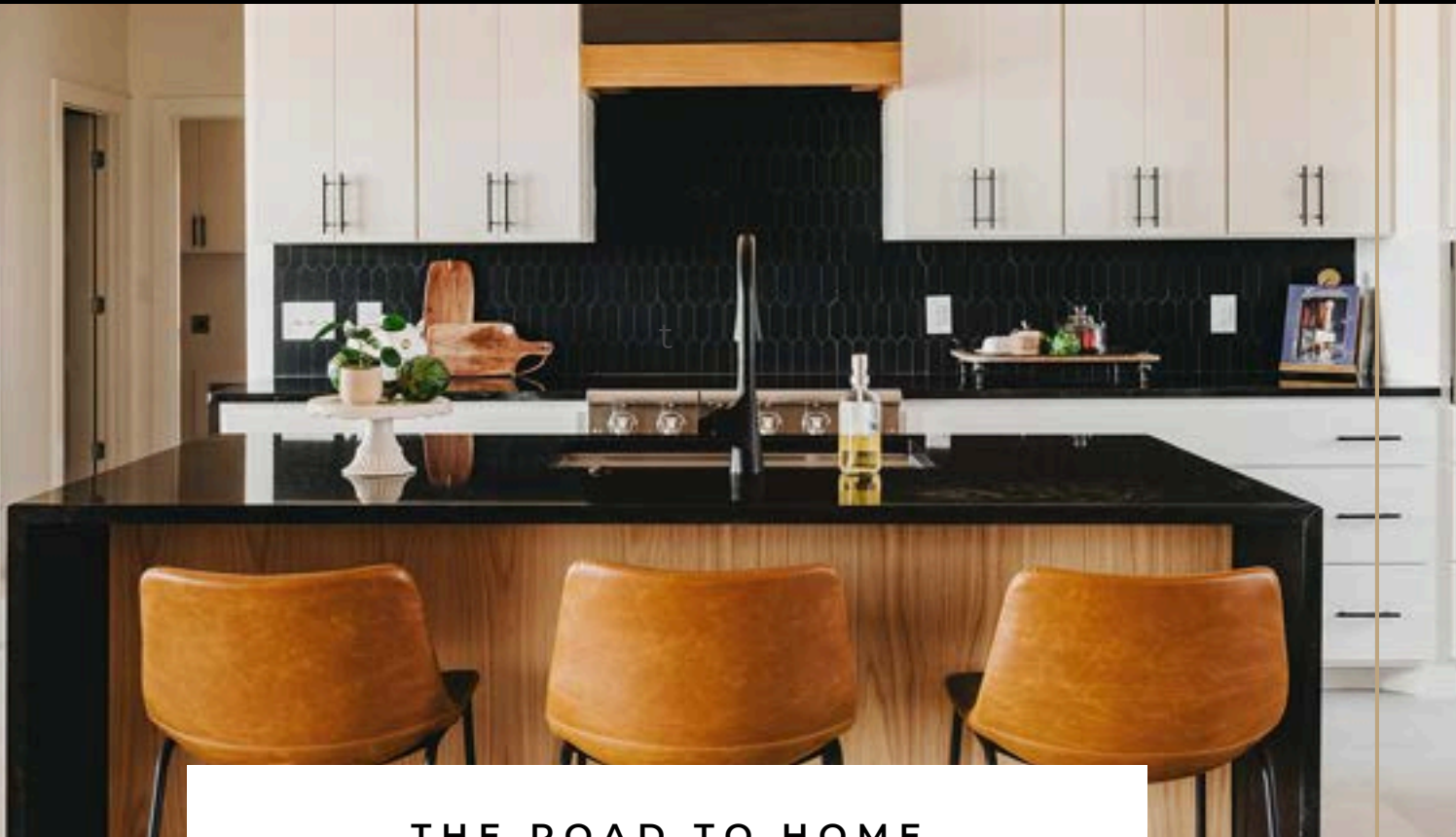


HOME

Buying

GUIDE



THE ROAD TO HOME

KAYCE CHAMBERS

REALTOR® BROKERED BY:

EPIQUE



HELLO, NICE TO MEET YOU!

I am Kayce Chambers,
YOUR LOCAL REAL ESTATE EXPERT

Welcome to a real estate experience where your needs, dreams, and aspirations are at the forefront. As a professional with a rich background in psychology and education, I bring a unique perspective to your home buying or selling journey. With over 5 years of experience in the dynamic Abilene, Weatherford, DFW real estate markets, I am well-equipped to guide you through every step of the process. Buying or Selling a property is more than a transaction; it's about transitioning to a new chapter in life. My commitment to effective communication and strong negotiation skills aims to deliver the best outcome for you. I feel blessed to work with amazing clients who become friends and a strong part of my referral network.

LET'S CONNECT

☎ 214-998-4393

✉ KAYCECHAMBERSREALTOR@GMAIL.COM

🌐 WWW.KAYCECHAMBERS.COM

f FACEBOOK.COM/KAYCECHAMBERSREALTOR

📷 INSTAGRAM.COM/KAYCECHAMBERSREALOR

in LINKEDINLINK.COM/IN/KAYCECHAMBERSREALTOR




THE HOME BUYING
PROCESS

THE 10 STEP
HOME BUYING PROCESS

- 1 FIND THE RIGHT AGENT
- 2 PREPARE FINANCES
- 3 GET PRE-APPROVED
- 4 START HOME SHOPPING
- 5 MAKE AN OFFER
- 6 ORDER AN INSPECTION
- 7 NEGOTIATE FINAL OFFER
- 8 APPRAISAL ORDERED
- 9 SCHEDULE THE MOVE
- 10 CLOSING DAY



Kayce Chambers
REAL ESTATE EXPERT

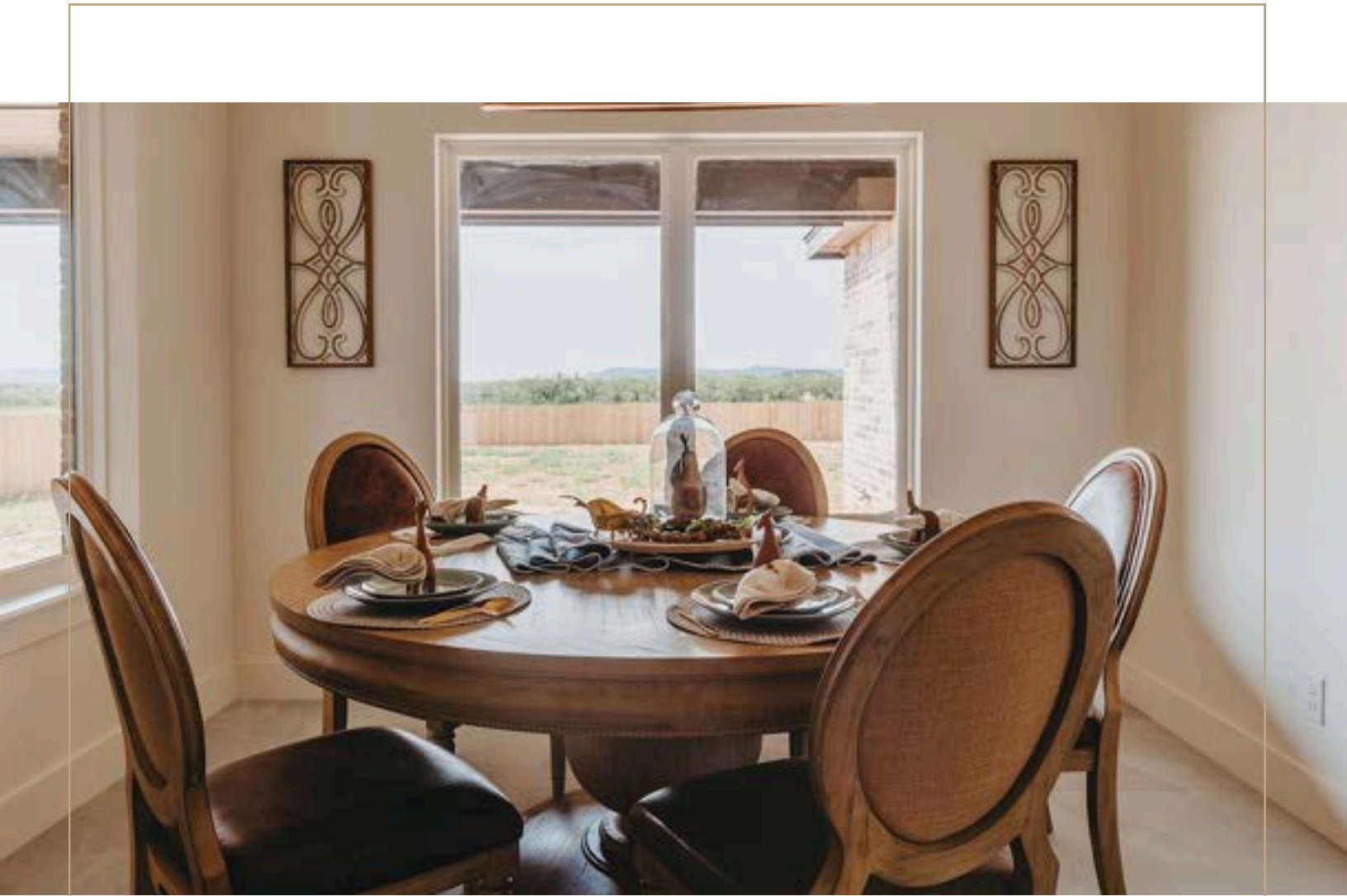
 214-998-4393

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EPIQUE
REALTY



FINDING THE RIGHT
AGENT

YOUR ADVOCATE



Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.

GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

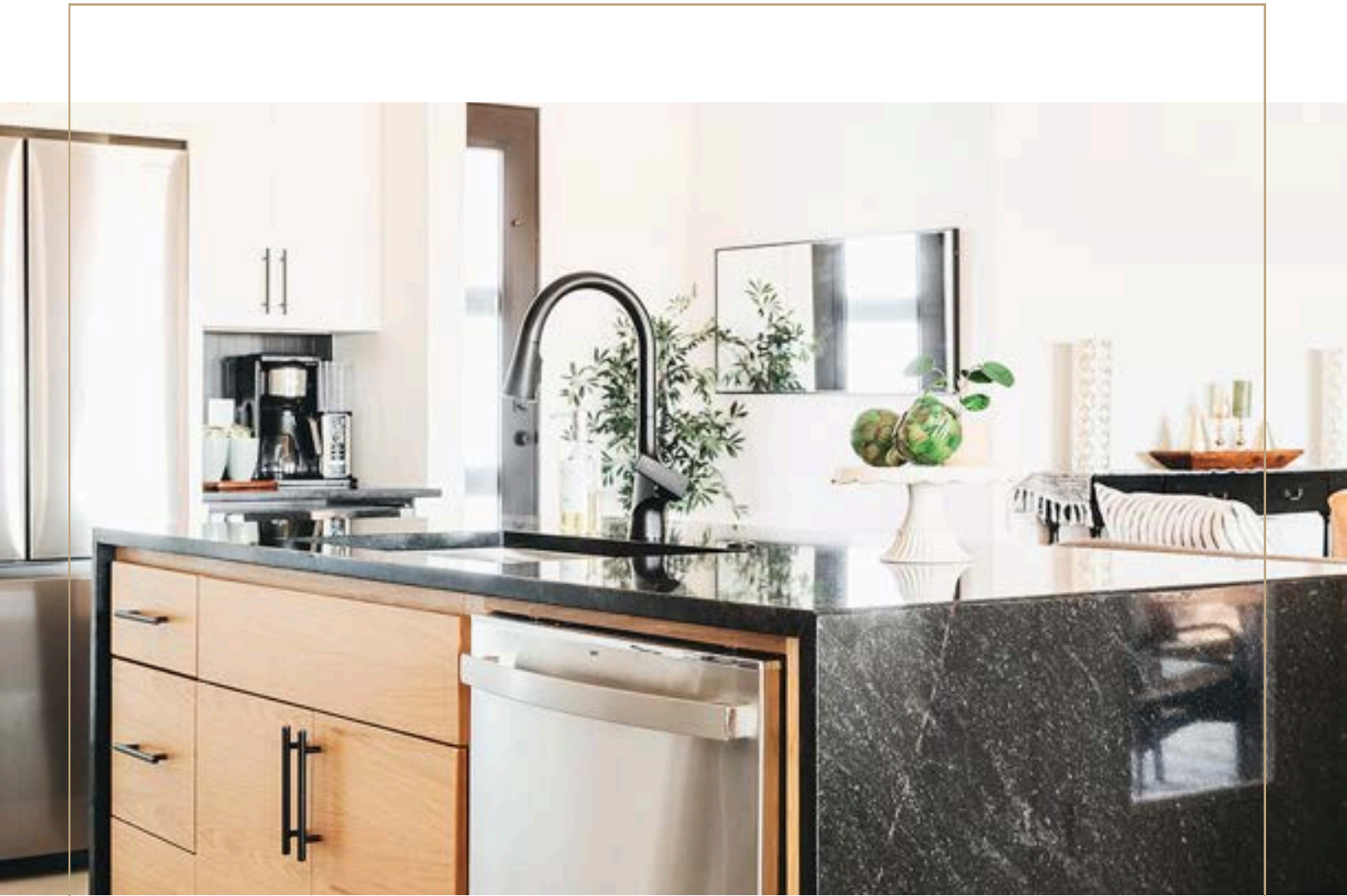
I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

AFFORDABILITY

The seller typically pays the commission for both the seller's agent and the buyer's agent.



2

PREPARING YOUR

FINANCING



PREPARING YOUR FINANCING

1

AFFORDABILITY

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

2

CHECK YOUR CREDIT

A mortgage requires a good credit score. Improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for new credit until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

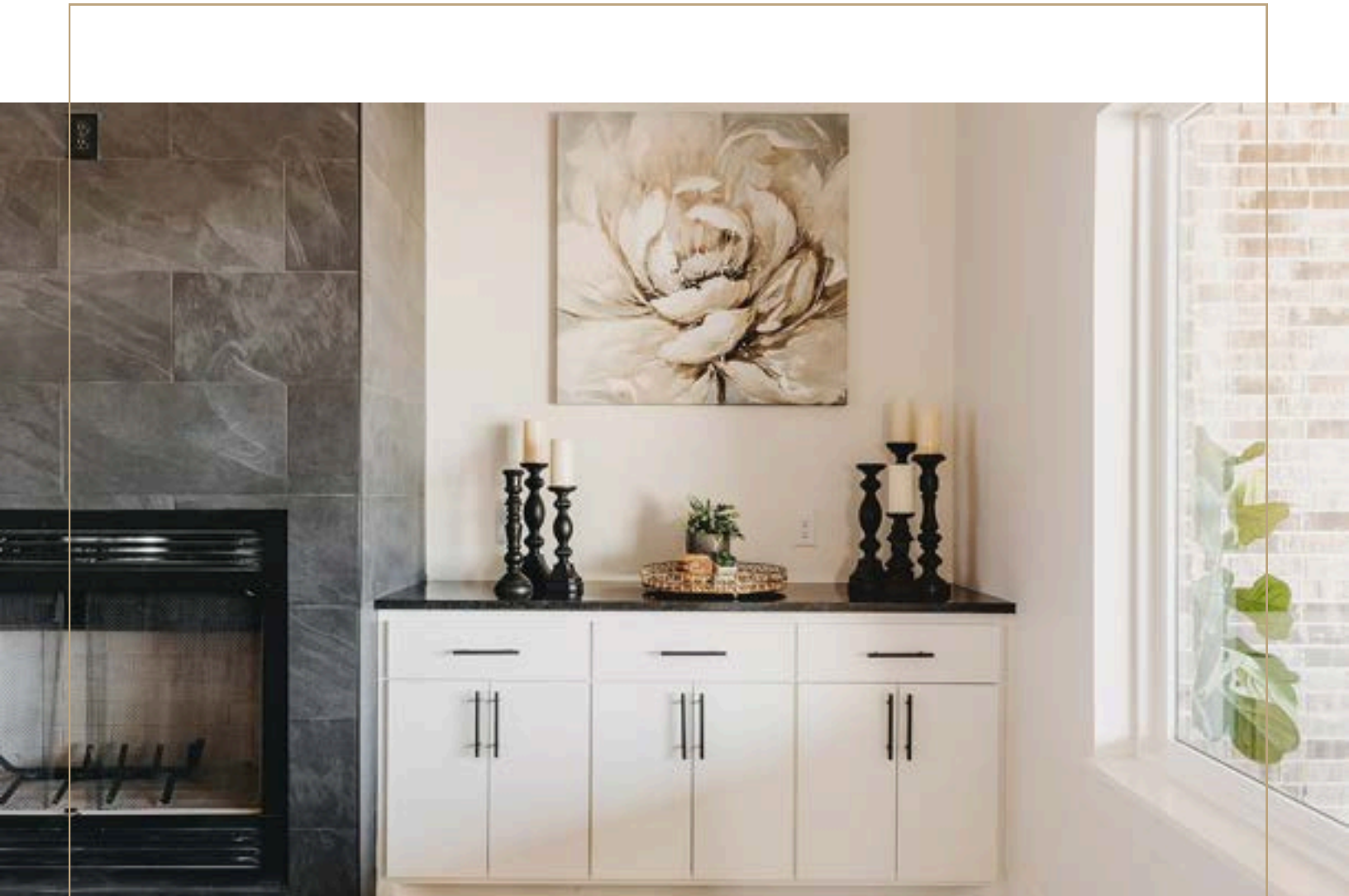
3

DOWN PAYMENT

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs \$300 to \$500





GET

PRE-APPROVED

GETTING AHEAD

IN THE HOME BUYING PROCESS



Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.

WHY SHOULD YOU GET PRE-APPROVED?

KNOW YOUR BUDGET

One of the biggest benefits of getting pre-approved for a home loan is that it helps you understand how much house you can afford. This knowledge can help you set a realistic budget when searching for potential homes and prevent you from wasting time looking at homes that are out of your price range and budget.

NEGOTIATING POWER

When you're pre-approved for a home loan, sellers and their agents know that you're serious about buying a home and that you have the financial backing to make an offer. This can improve your negotiating power and give you an advantage over other potential buyers who may not be pre-approved.

CLOSE FASTER

In today's competitive real estate market, being pre-approved can help you close on your home faster because you've already completed some of the financial checks required to get a mortgage. This can help you beat out other potential buyers who may not be pre-approved and speed up the home buying process.

GET QUALIFIED

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	580	NO DOWN PAYMENT
USDA LOAN	640	NO DOWN PAYMENT
FHA LOAN	580 500-579	3.5% 10%
CONVENTIONAL LOAN	640	5-20%
JUMBO LOAN	680	20%

INCOME QUALIFICATIONS

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties

NEEDED DOCUMENTS

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS

TYPES OF MORTGAGE LOANS

TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
SELECT SMART PLUS	Anyone who meets lenders credit, income & debt level requirements	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620

LENDER

RECOMMENDATIONS



MIKE BARNES

SECURITY NATIONAL MORTGAGE COMPANY
mike.barnes@snmc.com
214-869-1234
snmc4u.com



10000 N. Central
Expy STE 400,
Off. 428
Dallas, TX 75206



MELISSA WILSON

SUCCESS MORTGAGE PARTNERS
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254-651-6211
successmortgagepartners/melissa-wilson



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STE 200
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JUSTIN ARDOYNO

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STE 100
Abilene, TX 79606



SARAH BEALL

FIRST FINANCIAL MORTGAGE
sbeall@ffin.com
325-627-7670
ffin.com



5257 Buffalo Gap
Abilene, TX 79606



4

START HOME

SHOPPING

FIND YOUR DREAM HOME



START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



TIP:

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

HOME NOTES &
BUYER PREFERENCES

WHAT IS YOUR BUDGET FOR YOUR NEW HOME?

WHAT ARE YOUR PREFERRED NEIGHBORHOODS OR LOCATIONS?

HOW MANY BEDROOMS AND BATHROOMS ARE YOU LOOKING FOR?

DO YOU HAVE ANY SPECIFIC STYLE OR DESIGN PREFERENCES?

WHAT ARE YOUR MUST-HAVES AND DEAL-BREAKERS FOR A NEW HOME?

notes

BUYER PREFERENCES

WANT NEED



Kitchen:

- Updated appliances (e.g. refrigerator, stove, dishwasher, microwave)
- Ample counter space
- Plenty of cabinet storage
- Pantry
- Island or breakfast bar
- Quality flooring (e.g. tile, hardwood)

Living Room:



- Open floor plan
- Natural lighting
- Cozy fireplace
- Space for a home entertainment system
- Quality flooring (e.g. hardwood, carpet)

Bedrooms:



- Sufficient space for a bed and furniture
- Walk-in closet
- Natural lighting
- Quality flooring (e.g. carpet, hardwood)
- Ensuite bathroom

Bathrooms:



- Updated fixtures (e.g. shower, toilet, sink)
- Adequate storage
- Quality flooring (e.g. tile, stone)
- Good lighting
- Separate shower and bathtub

Outdoor Spaces:



- Backyard or patio
- Pool or hot tub
- Outdoor cooking area (e.g. grill, smoker)
- Outdoor dining area
- Low maintenance landscaping

Other Rooms:



- Laundry room
- Storage space (e.g. attic, basement)
- Office or den
- Garage or off-street parking



5

MAKE AN

OFFER

MAKING AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

- **PUT YOUR BEST FOOT FORWARD**
We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- **PUT DOWN A HEALTHY EARNEST DEPOSIT**
A large earnest money deposit shows the seller you are serious
- **CASH TALKS**
A transaction that is not dependent on receiving loan approval is more attractive to a seller
- **SHORTER INSPECTION PERIODS**
Try shortening the inspection period to 5-7 days
- **OFFER TO CLOSE QUICKLY**
Many sellers prefer to close within 30 days.



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

- **ACCEPT THE OFFER**
- **DECLINE THE OFFER**
This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.
- **COUNTER-OFFER**

A counter-offer is when the seller offers you different terms. If this happens, you can:

- **ACCEPT THE SELLER'S COUNTER-OFFER**
- **DECLINE THE SELLER'S COUNTER-OFFER**
- **COUNTER THE SELLER'S COUNTER-OFFER**

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.



6

ORDER AN
INSPECTION

INSPECTION

TIME

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home.

STEP 1: EXTERIOR INSPECTION

Conduct an exterior inspection, examining the roof, gutters, exterior walls, windows, doors, and foundation for damage or wear that could compromise the home's safety and integrity.

STEP 2: INTERIOR INSPECTION

Conduct an interior inspection, examining the condition of walls, ceilings, floors, doors, and windows, as well as major appliances, electrical, plumbing, heating, and cooling systems.

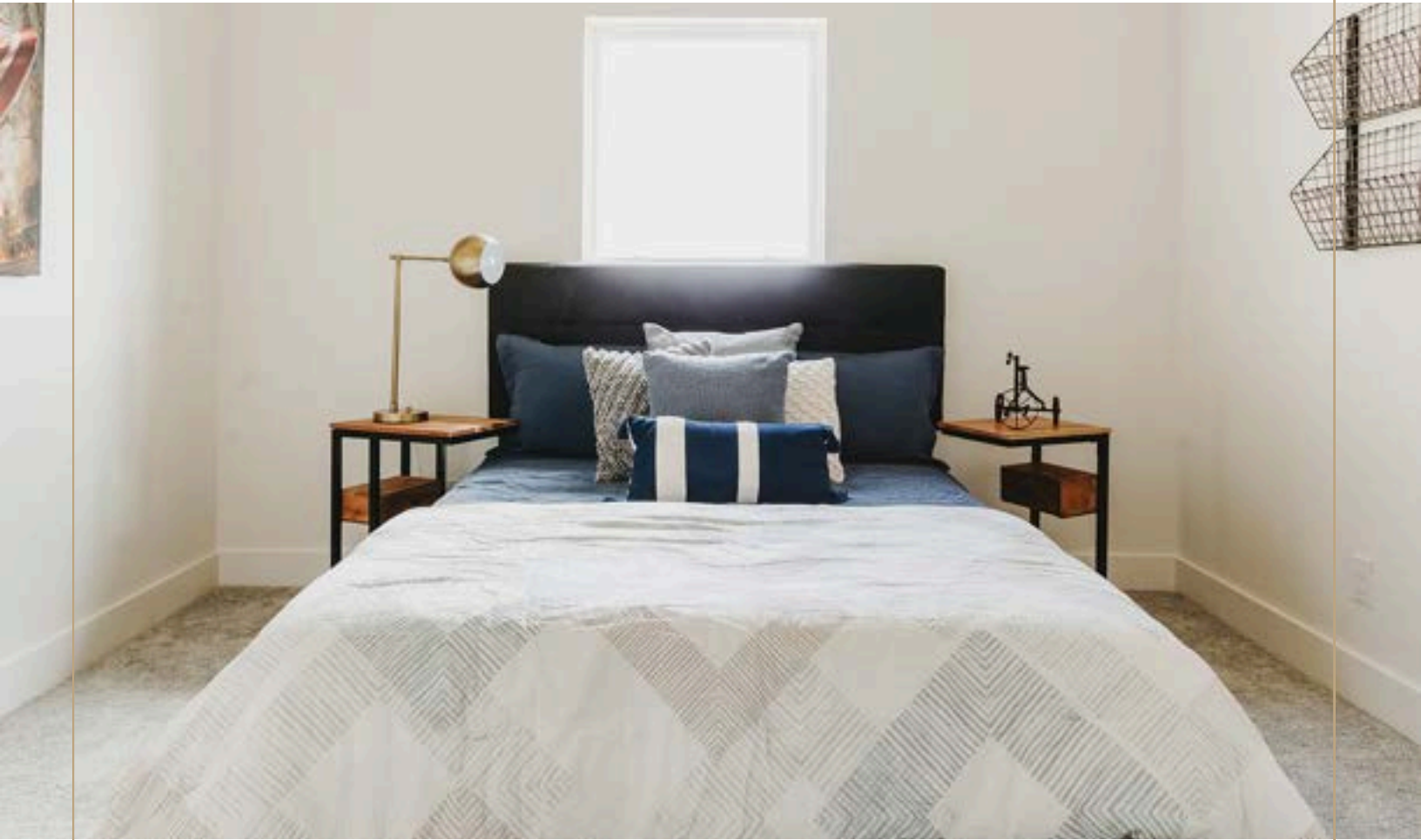
STEP 3: ATTIC AND BASEMENT INSPECTION

Inspect the attic and basement for the condition of insulation, ventilation, and structural components, and check for signs of pests or water damage.

STEP 4: REPORT WRITING AND COMMUNICATION

Inspector will provide a detailed report with a summary of results, concerns, and repair/maintenance recommendations. The inspector may advise on addressing issues found. Buyers can accept or request the seller to address them, with significant issues given priority over smaller ones.





7

FINAL

NEGOTIATIONS

NEGOTIATE

THE FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

STEP #1

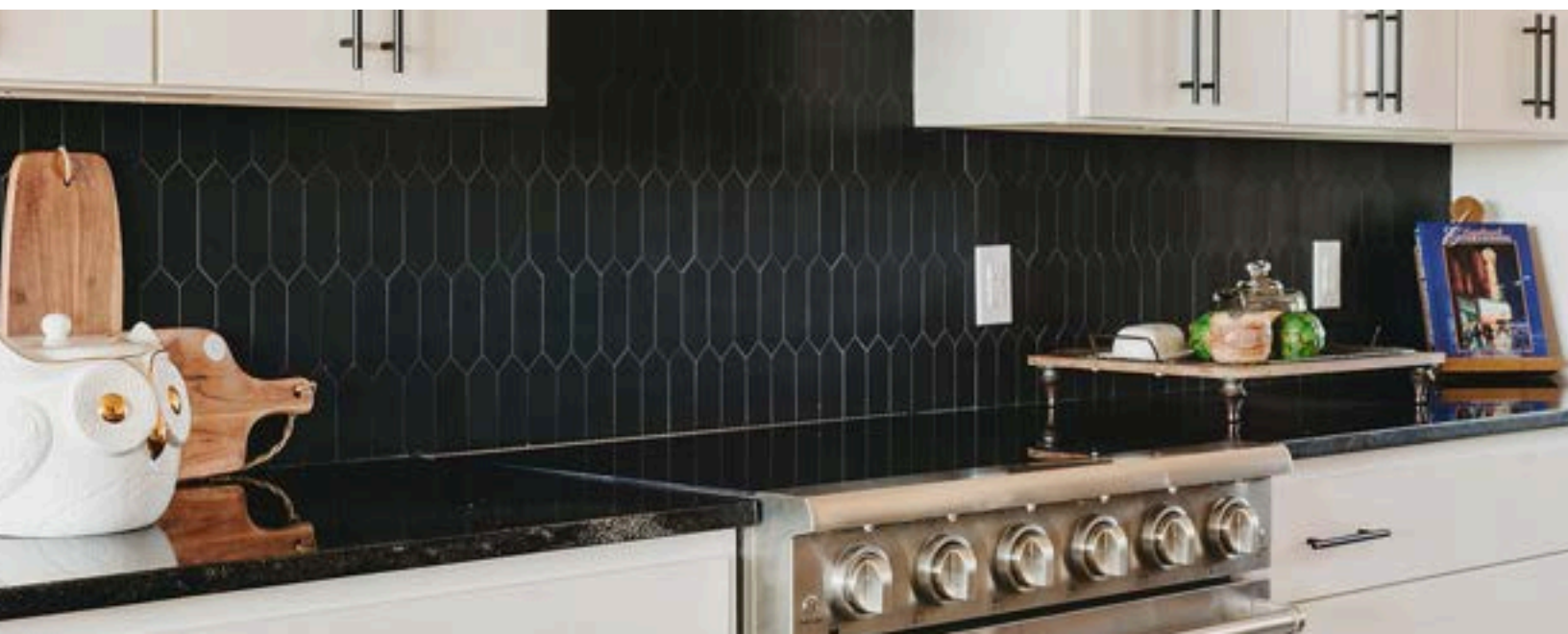
ASK FOR CREDIT FOR THE WORK THAT NEEDS TO BE DONE
Likely, the last thing the seller wants to do is repair work.

STEP #2

THINK “BIG PICTURE” AND DON’T SWEAT THE SMALL STUFF
A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

STEP #3

KEEP YOUR POKER FACE
The listing agent might be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.





8

ORDER

APPRAISAL

APPRAISAL

ORDERED

Your lender will arrange for a third-party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

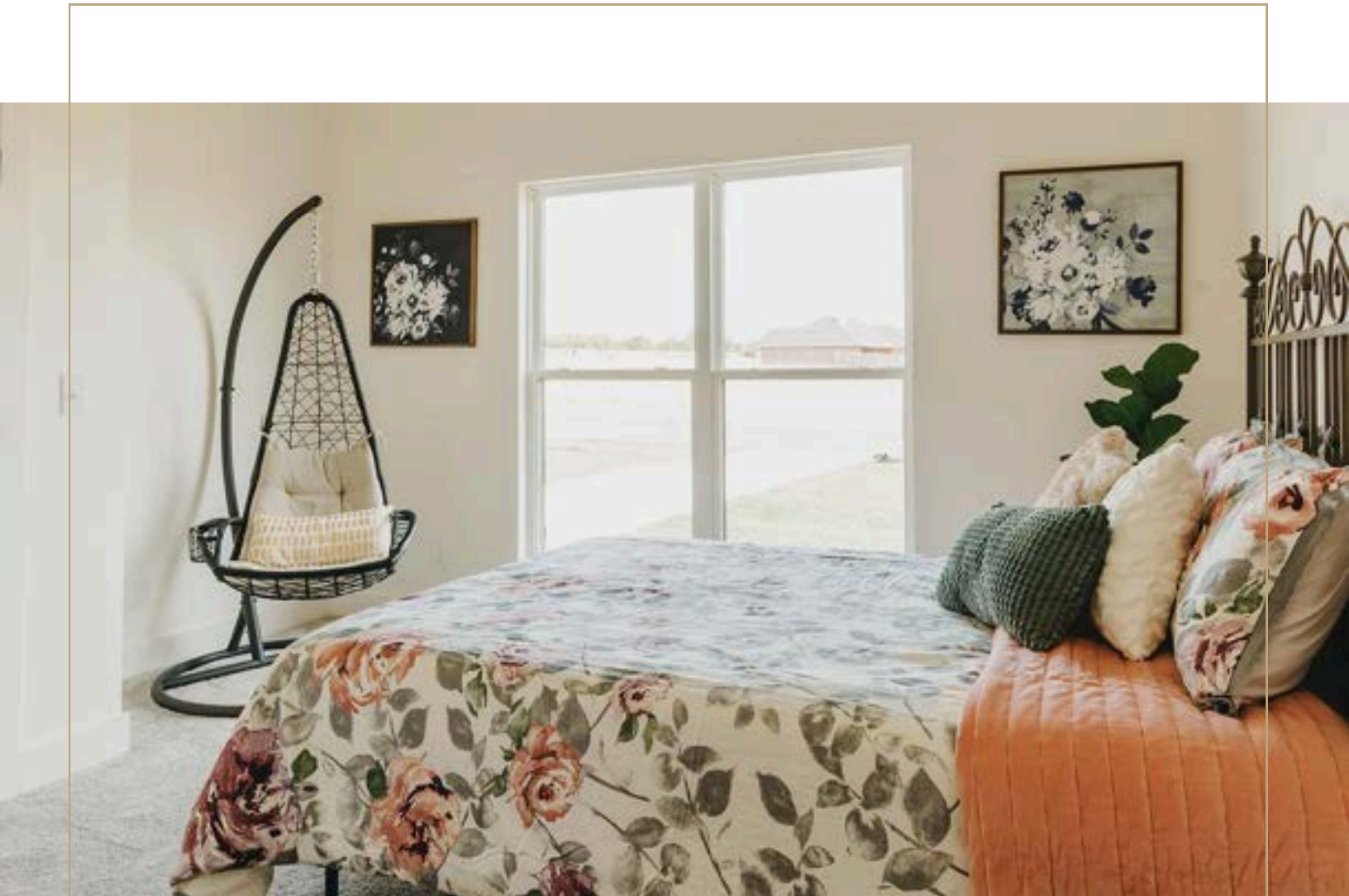


PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.



9

SCHEDULING

YOUR MOVE

SCHEDULING

YOUR MOVE

AFTER SIGNING	<ul style="list-style-type: none">•Finalize Home Mortgage•Schedule Home Inspection•Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition•Get copies of medical records and store them with your other important documents•Create an inventory of anything valuable that you plan to move•Get estimates from moving companies
4 WEEKS TO MOVE	<ul style="list-style-type: none">•Give 30 days notice if you are currently renting•Schedule movers/moving truck•Buy/find packing materials•START PACKING
3 WEEKS TO MOVE	<ul style="list-style-type: none">•Arrange appraisal•Complete title search (Title company will do this)
2 WEEKS TO MOVE	<ul style="list-style-type: none">•Secure Home Warranty•Get quotes for home insurance•Schedule time for closing•Contact utility companies (water, electric, cable)•Change address: mailing, subscriptions, etc.•Minimize grocery shopping•Keep on packing
1 WEEKS TO MOVE	<ul style="list-style-type: none">•Obtain certified checks for closing•Schedule and attend a final walkthrough•Finish packing•Clean•Pack essentials for a few nights in new home•Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number



10

CLOSING

DAY



CLOSING DAY

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done. We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- A title company representative
- Your loan officer (sometimes)
- Any real estate attorneys involved in the transaction (sometimes)

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents.

CLOSING COSTS


Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID
- Cashier's check

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!





RECOMMENDED

RESOURCES

RECOMMENDED

LOCAL SERVICE PROVIDERS

REMODELING

Living Chic homes... 325.665.3323
Infinite Remodel & More... 325.660.8906

HOUSE CLEANING

Sudzees Cleaning... 325.386.8062
TnP Cleaning Solutions... 325.725.4386
Big Country Maids... 325.660.9592

HOUSE INSPECTORS

Renner Inspections Services... 325.829.0146
Legacy Inspection Group... 325.455.8200
Morgan Inspection Services... 325.998.4663

TERMITE INSPECTORS

Pest Control... 325.673.6700
American Allied... 325.668.8708
West Texas Pest Control... 325.725.3374

ELECTRICIAN

Kingdom Electric...
Long Electric... 325.672.2112
TD Electric... 325.794.1621

PLUMBING

Brown Plumbing... 325.660.1245
Midway Plumbing... 325.698.4399
Walker Tradesman Plumbing... 325.668.8708

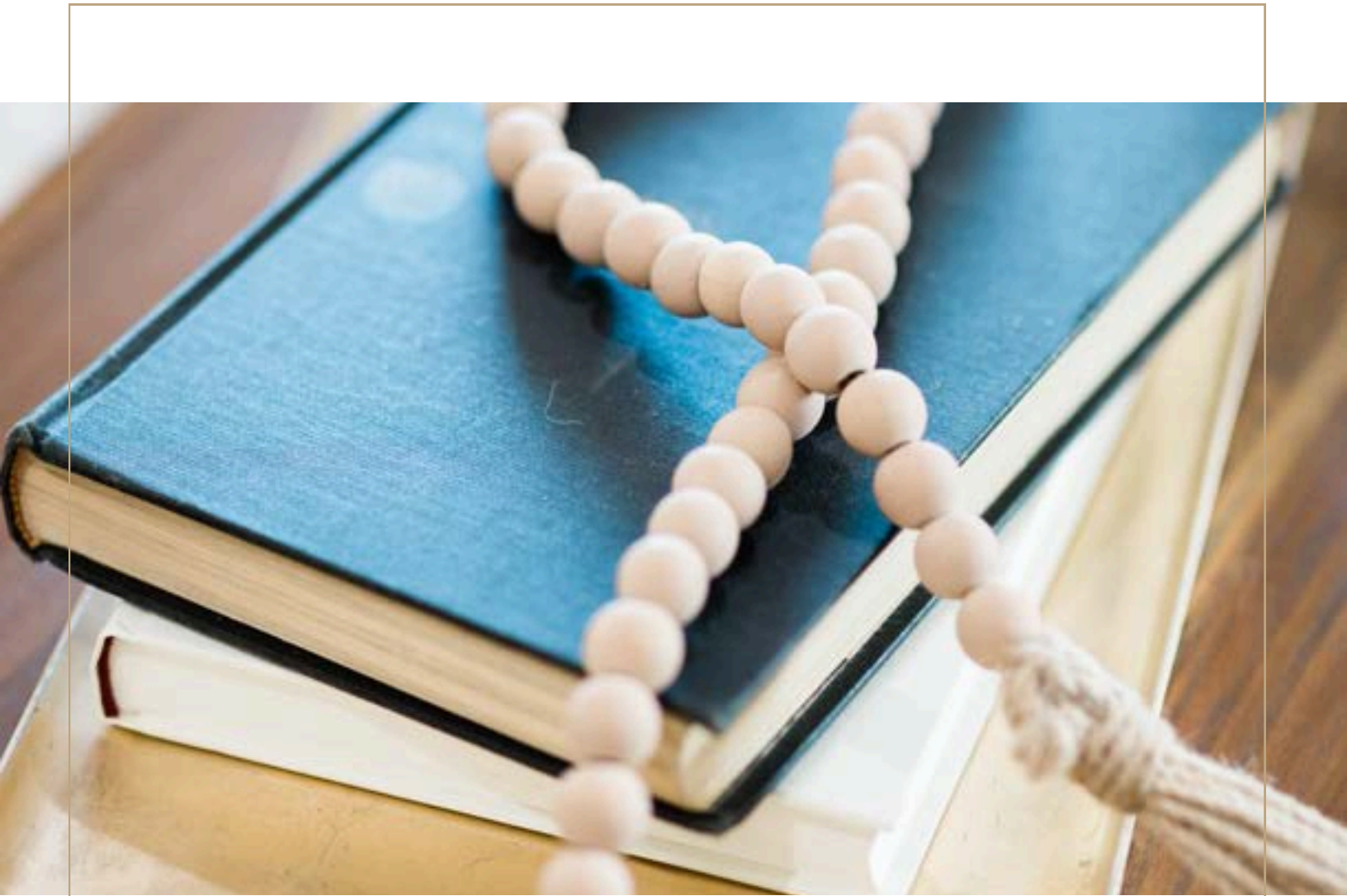
DECKING & FENCING

D&M Fencing... 325.307.2704
American Fence Staining... 325.232.2879
Abilene Fence Company... 325.252.3769

LANDSCAPING

Extreme Exteriors... 325.698.2410
Masterscapes... 325.692.1838
Boyd's Landscape Services... 325.660.7155





CLIENT
TESTIMONIALS

REVIEWS



"Kayce was such a great asset to have in our pocket as we went on our first home buying hunt for 9 moths! She always kept us informed, educated, and in high spirits! 10 of 10 would recommend her to anyone!"

"Kayce was wonderful helping my family buy our first home. She was very responsive and helpful."

"I highly recommend Kayce, she really went above and beyond. She worked with my schedule and my budget. I was very new to the home buying process and she walked me through each step, and prepared me for what came next. I appreciate all she has done!"

"I can not recommend Kayce enough! As a first time home buyer, she made the process very easy. She was with me every step of the way, and went above and beyond helping me find and buy my house."

"Kayce is an amazing realtor. She was very responsive. She was thoughtful with what she showed us, listened to our needs and wants and really went above and beyond for us. Can't say enough great things about her. Thank you so much!"

"She was very knowledgeable and helped me get the right home of my dreams."

WHAT TO EXPECT

HONESTY & TRANSPARENCY

INTEGRITY

RESPECT

TIMELY & REACHABLE

ACTING IN YOUR BEST INTEREST



HOME

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"Thank you for taking the time to meet with me and discuss your goals of buying a home. It was a pleasure getting to know you and learning more about your unique situation. I would be honored to assist you on your buying journey and provide you with the expertise and support needed to achieve your goals. I look forward to the opportunity of working with you and helping you navigate the process of buying a home."



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