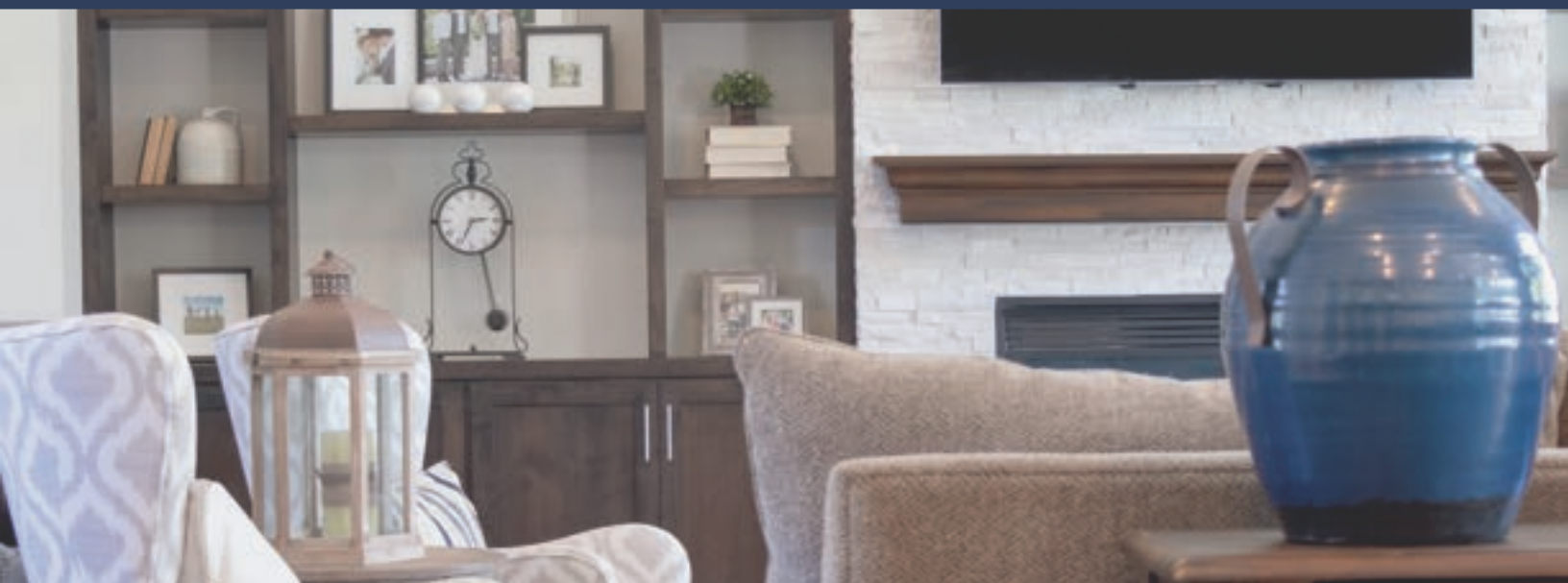




buyer's GUIDE

FOR A SUCCESSFUL DREAM HOME PURCHASE



SANDRA RANGEL (210) 334-7717

meet

SANDRA RANGEL

YOUR LOCAL REAL ESTATE PROFESSIONAL



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about

Sandra Rangel was born and raised in San Antonio, TX and truly loves the community she serves! After realizing her true calling, she began her real estate career in 2007. In 2009, she joined RE/MAX North – San Antonio, and after two years as a highly successful individual agent, in 2011, she began building her own team of likeminded professionals, who now make up Rangel Real Estate Group.

In 2017, Sandra took her career to the next level as she successfully completed all the required real estate courses, passed the Texas Broker's examination, and was issued a Real Estate Broker's license – all while continuing to lead her team and producing at a high level for her real estate clients. Sandra was ranked among the National Association of Hispanic Real Estate Professionals (NAHREP) Top 250 Latino Agents and Platinum Top 50

With more than sixteen years of experience under her belt, Sandra's desire to serve her clients' specific needs coupled with her extensive market expertise, and superior negotiating skills set her apart. She has now opened her own office and joined REAL Broker, LLC. Sandra is a passionate and market-savvy professional and her clients' satisfaction and best interests are her top priority.

When not selling real estate, Sandra loves spending time with her son, Cody, and husband Chris. Sandra is a proud 2005 graduate of the University of the Incarnate Word with a bachelor's degree in Business Administration with a concentration in Information Systems

LET ME HELP YOU FIND YOUR DREAM HOME

Lets Connect!

A Proven Success

The Rangel Real Estate Group has the experience you need for your real estate needs; and we have the stats and awards to back it up.

- Over \$47 Million in gross sales and 135 units closed in 2022.
- 2018, 2021 & 2023 Ranked #1 Latino Real Estate Agent National Association of Hispanic Real Estate Professional (NAHREP) Top 100 List
- 2017-2022 Ranked #4 San Antonio Business Journal Top 100 Residential in Small Teams (1-4 agents)
- 2012-2022 San Antonio Platinum Top 50 Winner/Finalist
- 2019, 2020 & 2022 Ranked Top 10 in the Latino Real Estate Agent National Association of Hispanic Real Estate Professional (NAHREP) Top 250 List

REAL ESTATE IS NOT ONLY MY PROFESSION,
it's also my passion.



5 EASY STEPS

to purchase your new home

01 STEP 1: PREPARE

- Save up and get your finances in order
- Get a mortgage pre-approval
- Find a real estate agent to work with

02 STEP 2: FIND YOUR HOME

- Tell your agent what you're looking for
- Find homes that interest you & ask your agent to book showings
- Write an offer and negotiate price & terms

03 STEP 3: POST-OFFER TASKS

- Home Inspection
- Appraisal
- Title search

04 STEP 4: CLOSING PREP

- Homeowner's insurance
- Change addresses and utilities
- Start packing

05 STEP 5: MOVING IN

- Pre-closing walkthrough
- Sign closing documents
- Welcome home!

Tips

- Do not miss any loan payments
- Do not get any new type of debt (credit cards, payments, loan, etc.)
- Avoid changing jobs
- Do not let anyone make inquiries into your credit
- Do not do any debt consolidation without consultation for your lender
- Avoid changing jobs
- Do not start banking with a new institution
- Avoid making large deposits into your bank account to prevent fraudulent concerns
- Do not spend the money you will use to cover closing costs/down payment
- Call the title company directly to confirm wire transfer information

STEP 1: *Prepare*

SAVE UP AND GET YOUR FINANCES IN ORDER

As you probably already know, buying a home is not cheap. Not only will you have to save for a downpayment, but you will also have to calculate additional expenses, such as closing costs, earnest money deposit, and moving costs. We recommend you save for a healthy down payment (at least 5-20% of the sale price), plus a sum to cover the extra fees you will incur during the home buying process. Based on all this information, come up with a maximum sale price, you would feel comfortable purchasing.

FIND A REAL ESTATE AGENT TO WORK WITH

Buying a home will be one of (if not the most) the most significant purchases you will make in your life. Therefore, it is essential to have an experienced real estate agent representing your best interests during the home buying process (after all, the listing agent's allegiance is to the seller). The best part about having an agent back you up is that a buyer's agent's services are FREE!

As a buyer's agent, I offer unique and customized services to my buyer clients, including neighborhood expertise, handling challenging conversations and negotiations, guiding you through all the paperwork, and helping you enjoy the home buying process as much as I can!

GET A MORTGAGE PRE-APPROVAL

Before you start shopping around for homes, it is crucial to get a mortgage pre-approval if you are not making a cash offer. We recommend you choose a mortgage broker to find the best loan options for you. During a mortgage pre-approval, expect to fill out lots of paperwork, provide proof of income, bank statements, etc. Most importantly, lenders will be checking your credit report, so make sure you are informed of your score and try to improve it if the number is too low. If your credit score is good, maintain it that way by avoiding credit and making any large purchases until closing day.



STEP 2: *find your home*

TELL YOUR AGENT WHAT YOU'RE LOOKING FOR

Every buyer is completely different. Each Person has their own style, needs, desires, and budget for purchasing a property. Therefore, let us know what you are looking for in a home to narrow down our searches and only show you properties suitable for you.

Before you tell me what you're looking for, make a list of things you require and things you desire to have in your new home. Then , discuss the list with your co-buyer (s) (if applicable) and make sure you all agree to have everyone on the same page and make the house-hunting process run much smoother.

FIND HOMES THAT INTEREST YOU AND ASK YOUR AGENT TO BOOK SHOWINGS

After narrowing down a list of what you are looking for, I will start looking at homes for you in my internal databases and external sources. I also invite you to look for listed properties that look appealing to you and send them to me for further screening. After selecting various properties, you will let me know a convenient date and time to view the homes in person. At that point, I will schedule showings, and we will repeat this process until you have picked a property you would like to call home!

WRITE AN OFFER AND NEGOTIATE PRICE & TERMS

Once you would like to make an offer on a property, it is essential to act fast!

First, we will sit down and look at the neighborhood's trends and comparable market values. Based on this information and the subject property's features and overall condition, we will determine the price you would like to offer.

Next, I will write an offer based on your directions on the offer price and contingencies. While you may offer what you wish, please keep in mind of the following components that make an offer more appealing to a seller: a strong offer price, a larger earnest money deposit, a shorter inspection period, no financing conditions, and a closing day that is convenient for the seller. To make your offer stand out from the others, I also recommend you write a personalized letter to the seller explaining why you love the home!

STEP 3:

post-offer tasks

HOME INSPECTION

If you decide to add a home inspection contingency in your offer, you will have a deadline to waive the condition and proceed with the transaction. The typical time frame to waive this contingency is between 1-7 days of offer signing.

As a buyer, you will most likely have to incur the cost of the home inspection. As it depends on the company and its services, you should expect to pay anywhere from \$300-600.

The home inspector is a professional who will do a thorough investigation of the property you want to purchase (this part typically takes around 3-5 hours). Once complete, the inspector will provide a full report of what they found and give you some tips on how to maintain the home should you proceed to purchase it. If any issues are found inside the property, you can accept them as-is, or you can try to negotiate with the seller to get the problems fixed or lower the price. It's important to note that we have to be careful not to be overly picky about smaller issues. Still, we will also take necessary precautions on potentially significant problems.



Lenders will typically request an appraisal to ensure that the value of the property is justified. Additionally, an appraisal typically helps homebuyers by bringing in a third party to make sure they don't overpay for a home.

APPRAISAL

Lender typically hires an appraiser, but buyers incur their fees on closing day

TITLE SEARCH

In simple terms, a title is a legal document that identifies the registered owner(s) of a property.

A title search is the process of researching public records to determine a property's legal ownership and find out if there are any claims (such as liens) on that property. A lawyer must complete a title search before closing day, and a clear title must be obtained to transfer ownership.

STEP 4: *closing prep*

HOMEOWNER'S INSURANCE

One of the principal tasks, includes getting homeowner's insurance, which protects you against events such as floods, fires, and storm damages. We recommend you start shopping early to compare rates and get the best deal possible.

CHANGE ADDRESSES AND UTILITIES

Another task you will have to complete before closing is changing all the addresses on your subscriptions, bills, banks, etc. Additionally, a few weeks before closing, you should call all utilities to have your name changed and schedule them to service your new home in time for when you take possession.

START PACKING

While organizing for the big move, you will have to start packing! If you have lots of items to move out, we recommend you start by sorting through all your belongings and donating or selling items that you no longer use. As for things you plan to keep, try dedicating a few minutes or hours every day leading up to moving day. Additionally, hire a moving company and/or rent a storage unit if you require these services.

**ONCE AN OFFER IS
FIRMED UP, YOU WILL
HAVE MANY TASKS TO
COMPLETE BEFORE
CLOSING DAY:**



STEP 5: *moving in*

PRE-CLOSING WALKTHROUGH

A few hours or a day before closing, we will go to your new home together and make sure that the property is in the same condition (minus minor wear and tear) as the inspection. If there are any significant issues, we can bring it up to the seller's representatives before closing on the property. This allows you to have peace of mind during the move.



**CLOSING DAY REFERS TO THE DAY
THAT FINALIZES YOUR PURCHASE!
AFTER CLOSING, YOU WILL RECEIVE
THE DEED + KEYS FROM YOUR
LAWYER; YOU ARE OFFICIALLY A
NEW HOMEOWNER!**

SIGN CLOSING DOCUMENTS

At closing, you will be reviewing and signing many documents to finalize the transaction.

Make sure you bring:

- Valid government issued ID
- Cashier's check to pay for closing costs
- Any outstanding documents requested from your lawyer or lender
- A rested hand

Both the buyer and the seller will incur closing fees, For the buyers, these fees typically include:

- Underwriting
- Escrow Fees
- Homeowner's Insurance
- Title Search/Title Insurance Fees
- Land Transfer taxes
- lawyer's fees
- Mortgage Application fees
- Appraisal fees
- Homeowners Association (HOA) or condo fees, if applicable

WELCOME HOME!

Congratulations on the purchase of your new home! It was a lot of hard work, but now you can relax and throw a party to celebrate! Also, if you have any concerns after closing, I am always here to assist you.

COMMON BUYER *mistakes*

WHEN PURCHASING A PROPERTY, AVOID MAKING THESE MISTAKES!

SHOPPING AROUND BEFORE GETTING A MORTGAGE PRE-APPROVAL

To ensure that your financing does not fall through, make sure you receive a commitment from your lender. Shopping around without a mortgage pre-approval may result in heartbreak if you find out you cannot afford it or put an offer on properties you love. To do a mortgage pre-approval, your lender will check your credit, verify your employment and downpayment, so start collecting all the paperwork necessary for your qualification. We know great local mortgage brokers and lenders, so if you need help, we would love to put you in touch with people we trust.

USING UP ALL YOUR SAVINGS AND NOT ANTICIPATING COSTS

Closing costs are typically 1-2% of the purchase price, and while many fees are found in every transaction (e.g., taxes, lawyer fees, etc.), you may incur extra costs depending on the type of property you purchase and the area. Additionally, keep in mind that you may need to upgrade or fix certain areas of your new home, or you will need an unexpected repair not long after your purchase. Therefore, make sure you don't use up all your savings and budget to pay for closing costs, the down payment, moving expenses, and some extra money in case of urgent repairs.

BUYING A HOME WITH THE LISTING AGENT

Although the listing agent often knows more about the property you want to purchase, they are still working for the seller. This means that their job is to get the best purchase price and contingencies for the seller, not you. Therefore, purchase a house with a different agent who will work for YOU. Best part? In most cases, you do not pay anything for a buyer agent's services!

NOT COMPARING OR APPLYING WITH MULTIPLE LENDERS

Just like you will most likely call multiple moving companies to compare services and fees, do the same with lenders! Mortgage interest rates and other costs vary from lender to lender, but many don't bother to shop around. By comparing different lenders, you will most likely save hundreds of dollars, so shop until you find the best lender!

San Antonio Area

Helpful Numbers

CITY OR AREA

Alamo Heights.....	www.alamoheightstx.gov
Boerne	www.ci.boerne.tx.us
Cibolo	www.cibolotx.net
Converse	www.conversetx.net
Fair Oaks Ranch	www.ci.fair-oaks-ranch.tx.us
Garden Ridge	www.ci.garden-ridge.tx.us
Helotes	www.helotes-tx.gov
Hill Country Village	www.hcv.org
Hollywood Park	www.hollywoodpark-tx.gov
Live Oak	www.ci.live-oak.tx.us
New Braunfels	www.ci.new-braunfels.tx.us
San Antonio	www.sanantonio.gov
San Marcos	www.ci.san-marcos.tx.us
Seguin	www.ci.seguin.tx.us
Selma	www.ci.selma.tx.us
Shavano Park	www.shavanopark.org
Universal City	www.universalcitytexas.com
Windcrest	www.ci.windcrest.tx.us

APPRAISAL DISTRICT

Bexar County (210) 224-8511	www.bcad.org
Comal County (830) 625-8597	www.comalad.org
Guadalupe Co. (830) 372-2871	www.guadalupead.org
Hays County (512) 268-3522	www.hayscad.com
Kendall County (830) 249-8012	www.kendallad.org

BUS - VIA METROPOLITAN

Transit Info (210) 362-2020	www.viainfo.net
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CABLE / SATELLITE, INTERNET & PHONE

AT&T	(800) 288-2020
GVTC	(800) 367-4882
Spectrum Cable	(800) 255-0501
Dish Network	(830) 964-6040
Grande Communications	(512) 878-4600

GARBAGE COLLECTION

City of Seguin	(830) 401-2404
City of San Marcos	(512) 393-8026
IESI (Seguin)	(888) 734-8678
New Braunfels	(830) 221-4040
San Antonio	(210) 207-6428
Tiger Sanitation	(210) 333-4287
Waste Management	(888) 964-9725

GAS & ELECTRIC

Blue Sky	(830) 935-4328
Centerpoint Energy	(800) 427-7142
City of Boerne	(830) 249-9511
CPS (San Antonio)	(210) 353-2222
City of Seguin	(830) 401-2404
Grey Forest (Helotes-Gas)	(210) 695-8781
Guadalupe (Cibolo)	(210) 658-7033
GVEC (New Braunfels, Seguin)	(830) 379-2114
New Braunfels Utilities	(830) 629-8400
Pedernales Electric (San Marcos)	(830) 964-3346
San Marcos Electric Utility	(512) 393-8383

NEWSPAPER

Herald-Zeitung (<i>New Braunfels</i>)	(830) 625-9144
San Antonio Express-News... ..	(210) 250-2000
San Marcos Daily Record	(512) 392-6143
Seguin Gazette	(830) 379-5404

TAX OFFICES

Bexar County Tax Office	(210) 335-2251
License Plate/Registration	(210) 737-1911
Comal County Tax Office	(830) 221-1353
License Plate/Registration	(830) 221-1350
Guadalupe County Tax Office	(830) 303-3421
License Plate/Registration	(830) 303-3421
Hays County Tax Office	(512) 393-5545
License Plate/Registration	(512) 393-5545
Kendall County Tax Office	(830) 249-9343
License Plate/Registration	(830) 249-9343

WATER

Alamo Heights Water Works	(210) 822-3331
City of Boerne	(830) 249-9511
Cibolo Water Dept.	(210) 658-9900
Converse Water	(210) 358-1965
City of Fair Oaks	(210) 698-7685
City of Garden Ridge	(210) 651-6632
City of Hill Country Village	(210) 704-7297
City of Hollywood Park	(830) 494-5261
Kirby Water	(210) 661-4671
City of Live Oak	(210) 653-9140
City of New Braunfels	(830) 629-8400
San Antonio Water	(210) 704-7297
Green Valley (Seguin)	(830) 914-2330
City of Selma	(210) 651-7807
City of Shavano Park	(210) 492-2841
City of Universal City	(210) 659-0371
City of Windcrest	(210) 655-2888

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CLIENT *reviews*



Sandra is one of the best real estate professionals I know. When ever I use her to sell my houses she always goes the extra mile and provides exceptional service and consistently performs. She looks out for her clients best interest and is a woman of good character and high integrity. Whether you're looking to buy or sell a home Sandra is someone you want to consider hiring as your agent.

- CGarcia

Praise for Sandra and her Amazing Team
Working with Sandra and her team was an absolute delight. Their customer service was exceptional – they were highly responsive, provided regular updates, and supported us every step of the way. We felt truly valued and appreciated, and with their guidance, we were able to find a home that met all our needs. Sandra and her team are the epitome of excellence. Thank you so much!

-ASuetos

Sandra helped me sell 3 houses and purchase 2, leading me to my forever home. She was super friendly and kept me informed throughout the entire process. She went above and beyond for each of the deals! Even years after my last transaction, I'm still recommending her!! So yes, I definitely recommend her for all your home selling and/or buying needs!!

-MRod

Rangel Real Estate Group is the best! In 2014 when we flew in for a week of house hunting Sandra had an extensive list of properties to see based on our criteria and spent the week with us seeing them all. We chose a house and started the paper work before our trip was over. Several years later, she helped us negotiate the purchase of our current house and facilitated the sale of our old house. A true professional!

-EChristiansen

LET ME HELP YOU BUY YOUR HOME!



Sandra Rangel



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