



• THE ROAD TO HOME • FINDING YOUR DREAM HOME • STRESS-FREE BUYING •

HOME BUYER GUIDE

SMART MOVES START HERE



EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED

HELLO,

I AM LESLIE VALDES

YOUR LOCAL REAL ESTATE EXPERT

Congratulations on starting your journey to homeownership! This guide will be your go-to resource during the home buying process. It includes helpful questions, worksheets, and checklists to make things easier for you.

I'm thrilled to support you in finding your perfect home! With a masters degree and 20 years as an educator, I guide homebuyers and sellers with an education first approach. I'll make sure you are well informed and can make the best decisions for you and your family. My approach combines modern technology and market knowledge with a personal touch, ensuring you receive excellent service.

In this presentation, I'll walk you through the home buying process, sharing valuable insights on current market trends and answering any questions you may have.

I'm dedicated to your satisfaction and will work to make your experience smooth and enjoyable. Whether you're a first-time buyer or looking to upgrade, I'm here to help you every step of the way. Let's turn your dream of homeownership into a reality!

Leslie Valdes
REALTOR®

LESLIEVALDES.COM
LESLIEVALDES@KW.COM
(616) 914-8959
KELLER WILLIAMS CITY VIEW



OUR MEETING TODAY

DISCUSSIONS AND POSSIBLE OUTCOMES

Buying a home is a big decision, and I'm here to guide you through the process. Today, we'll discuss your needs and explore how to make your homeownership dreams a reality.

Here's what we will cover:

YOUR VISION

FINANCIAL PLANNING

THE HOME BUYING PROCESS

YOUR OPTIONS & NEXT STEPS:

FROM THERE, WE HAVE A FEW PATHS WE CAN TAKE:

WE'RE A GREAT FIT:

We decide to partner up, sign the agreement, and I'll begin actively searching for properties that match your criteria.

NOT THE RIGHT FIT:

If my approach isn't the right fit for you, that's perfectly okay. I'm happy to answer any remaining questions and offer referrals to other professionals if needed.

I MAY CHOOSE NOT TO CONTINUE:

I may recommend a different option that better suits your needs. Your success is my priority, even if it means suggesting another path.

I'm here to be a resource for you, whether you choose to work with me or not.



YOUR SUPPORT NETWORK

When you choose me as your real estate agent, you're not just gaining my expertise and dedication, you'll also benefit from my Brokerage's extensive network and resources.

WHY KELLER WILLIAMS ?

Broad Network:

Our large team of agents and their connections ensures you have access to a wide pool of listings, early access to new listings, and even off market opportunities.

Collaborative Approach:

We believe in teamwork, sharing valuable insights and strategies to help you succeed.

Advanced Technology:

We leverage advanced technology and real-time data to help buyers make confident, informed decisions based on market trends, not guesswork.

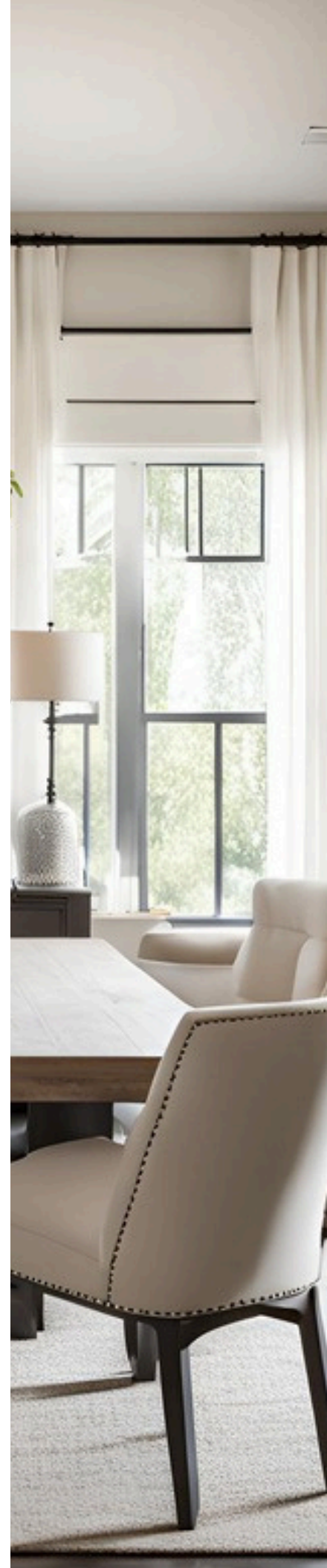
Client-Centered:

Your goals are our priority. We're committed to providing exceptional service and a seamless experience from start to finish.

Community Ties:

With deep roots in the San Antonio area, we connect you to the right homes and resources through our strong local relationships.

You are not just getting an agent,
you're gaining access to a powerful
network dedicated to your success.





TEN STEPS TO HOME

SIMPLIFYING THE JOURNEY

01

Secure Financial Pre-Approval

Getting pre-approved for a mortgage is crucial. This step defines your budget, shows sellers you're a serious buyer, and gives you confidence during your search. I can provide recommendations for a great local lender.

02

Consultation & Sign Agreement

We'll start with a consultation to understand your needs and goals. Then, we'll sign a Buyer's Agent Agreement, officially starting our collaboration and outlining how I'll represent your best interests.

03

Define Your Dream Home

Let's talk specifics! We'll detail your must-haves, preferences for location, size, style, and features to create a targeted search profile for your ideal property.

04

Search for Properties

Using your criteria, I'll actively search the market, leveraging MLS access, network connections, and even off-market opportunities to find homes that fit your needs. You'll receive personalized alerts for new listings.

TEN STEPS TO HOME

SIMPLIFYING THE JOURNEY



05

View and Evaluate Properties

Time to explore! We'll schedule showings for promising properties, allowing you to experience them firsthand, ask questions, and evaluate their potential to be your future home.

06

Craft a Competitive Offer:

Once you've found the right home, I'll provide market insights and guide you in structuring a strong, attractive offer designed to appeal to the seller while meeting your goals.

07

Negotiate Effectively:

Offer submitted! I'll use my negotiation skills to communicate with the seller's agent, working to reach a mutually agreeable price and terms that protect your interests.

08

Secure Financing & Lock Rate:

With an accepted offer, you'll work with your lender to finalize your mortgage application, submit required documents, and lock in your interest rate.

09

Conduct Due Diligence:

Protect your investment! We'll coordinate essential steps like the home inspection and property appraisal to assess the home's condition and confirm its value.

10

Close the Deal & Get Your Keys!

The final step! I'll guide you through the closing process, reviewing documents, coordinating with the title company, and ensuring everything is in order for you to receive the keys to your brand new home!

NAVIGATING THE BUYER-AGENT AGREEMENT

Before searching for your dream home, we'll establish a solid foundation with the Buyer's Agent Agreement, ensuring a smooth and successful home-buying experience. I will walk through the agreement during our consultation and make sure all of your questions are answered.

WHAT IS A BUYER'S AGENT AGREEMENT?

The Buyer's Agent Agreement helps us work together smoothly and successfully. Due to the recent National Association of Realtors (NAR) settlement, new rules require us to sign this agreement upfront so you have more control, transparency, and clarity over how agent fees are handled. This ensures we are aligned from the start.

KEY ELEMENTS OF THE AGREEMENT:

Representation: Confirms I represent you and your best interests
Expectations: Clarifies how we'll work together and what to expect.
Advocacy: Allows me to fully negotiate on your behalf.
Scope: Sets clear timelines and areas we're working in.
Transparency: Explains compensation up front, so there are no surprises.

BENEFITS OF A BUYER'S AGENT AGREEMENT:

We're on the Same Page: The agreement makes everything clear.
I'm Your Advocate: I'm here to support you and protect your interests.
Fits Your Needs: We can adjust the agreement to work for you.
Less Stress: You'll have a pro on your side, making the process easier.

OPEN COMMUNICATION AND NO PRESSURE:

My priority is to ensure you're fully informed and comfortable throughout this process. I encourage you to ask questions and raise any concerns about the Agreement.

MOVING FORWARD WITH CONFIDENCE:

This agreement ensures we work together effectively. Once you're ready to sign, we can officially start your home search!



PAYMENT OPTIONS

BUYER'S AGENT

COMPENSATION

It's important to understand how buyer's agents are compensated in today's market. New rules mean you have more control over the process.

HOW THINGS HAVE CHANGED:

Traditionally, the seller paid the buyer's agent's compensation and included it in the listing price. Currently, while most sellers still offer to pay buyer's agents, it is not posted in the price, so it is increasingly common for buyers to negotiate their agent's compensation directly. This approach allows for more customized agreements and greater transparency.

POSSIBLE PAYMENT SCENARIOS:

- **Seller-Paid Compensation:** Most sellers offer to compensate the buyer's agent, covering the buyer agent's fees.
- **Negotiated Compensation:** In some situations, the agent's compensation might be negotiated as part of your offer to the seller.
- **Buyer-Paid Compensation:** If the seller doesn't provide compensation, you may be asked to pay the buyer agent's fee, which will be agreed upon in advance with some financing options available depending on the loan.

TRANSPARENCY IS KEY:

I will clearly discuss the compensation structure with you upfront, outlining all possibilities in a written agreement. This ensures that both parties are aligned from the start.





WHY YOU NEED A BUYER'S AGENT

YOUR ADVOCATE IN THE HOME BUYING PROCESS

*Buying a home is exciting, but the process has a lot of moving parts. An experienced buyer's agent keeps you protected, informed, and on track from day one to closing, making it smoother, less stressful, and more successful. **Smart moves start here!***

MARKET EXPERTISE:

Realtors bring real-time knowledge of pricing, neighborhoods, and market trends, so you don't overpay or miss red flags. You'll make informed decisions based on data and context, not guesswork so you can avoid costly mistakes and move forward with confidence.

CONTRACT & DEADLINE PROTECTION

Contracts aren't just paperwork - they're protection! We know the forms, deadlines, contingencies, and obligations inside and out, so you stay compliant, protected, and confident all the way to closing.

NEGOTIATION STRATEGY

Negotiation is more than price, and it can get tricky! As skilled negotiators, we advocate for your best interests by structuring strong offers, navigating repairs and concessions, and responding strategically so you keep leverage and protect your bottom line.

ACCESS TO RESOURCES:

You don't have to Google your way through the process. We can connect you with trusted lenders, inspectors, contractors, title professionals and more — so you can move faster with fewer surprises.

REDUCED STRESS:

You focus on the big decisions. We manage the details. Scheduling showings, coordinating inspections, tracking deadlines, and keeping everything moving is what we do every day.

YOUR ADVOCATE:

At every step, you have someone in your corner. From the first showing to the final walk-through, we represent your interests, communicate clearly, and help you reach the finish line with confidence.



PREPARING YOUR FINANCES

Buying a home doesn't require perfect finances. It just takes a clear plan. We'll take this step-by-step so you feel confident and in control before you write an offer.

STEP 01

FINANCIAL HEALTH CHECK:

Review credit reports: (Equifax, Experian, TransUnion) so there are no surprises. Calculate your Debt-to-Income Ratio (DTI), aim for under 43%. Look at your monthly budget (income, expenses, savings) to find a comfortable payment range.

STEP 02

MORTGAGE SHOPPING & PRE-APPROVAL:

Compare a few lenders (banks, credit unions, or online lenders) to see rates and programs available. Get pre-approved so you shop with clarity and stronger negotiating power. This requires documents like pay stubs, W-2s/1099s, bank statements, tax returns, and asset/liability lists.

STEP 03

DOWN PAYMENT & CLOSING COSTS:

Decide on a comfortable down payment target. Requirements vary by loan type (usually 0-20%). A reliable lender can help you with options. Plan for closing costs (typically 2-5% of loan amount) We'll estimate your closing costs together early so you can shop confidently and avoid sticker shock.

STEP 04

ONGOING HOMEOWNERSHIP COSTS:

Consider other costs: Factor in property taxes, homeowners insurance, maintenance/repairs (with a contingency fund), and potential HOA fees.

STEP 05

REFINE YOUR BUDGET:

Before we make an offer, we can revisit everything with real numbers and make sure your payment + lifestyle still feels good.

TIPS:

Emergency Fund: Keep a separate cushion for surprises after closing

Long-Term Financial Goals: Consider how homeownership aligns with your long-term objectives like retirement and education funding.

Tax Implications: A tax pro can help you understand what may apply in your situation.

Financial Advisor: Seek personalized advice from a financial advisor.

MORTGAGE LOANS

FINDING THE RIGHT LOAN FOR YOU

*There isn't one 'best' loan, just the best fit for your goals.
I can connect you with a trusted lender and we'll estimate
your closing costs together so you feel clear and prepared.*

LOAN TYPE	DESCRIPTION	PROS	CONS	BEST FOR
CONVENTIONAL	Not government-backed; from private lenders.	Flexible terms; strong-credit borrowers may get great pricing.	Higher credit/down payment often needed; PMI if under 20% down.	Borrowers with good credit, larger down payment, and stable income.
FHA	Government-insured; easier to qualify.	Lower credit score and down payment (as low as 3.5%).	Mortgage insurance required (upfront + monthly).	First-time homebuyers, lower credit or smaller down payments.
VA	For eligible veterans and service members.	Often no down payment; no PMI.	Eligibility required; some borrowers pay a VA funding fee.	Eligible veterans and service members.
USDA	For eligible rural/suburban areas (primary residence).	Often no down payment; competitive rates.	Income limits and location rules apply.	Low-to-moderate income buyers in eligible areas.
FIXED-RATE	Rate stays the same for the life of the loan.	Predictable payment; easy long-term budgeting.	May have slightly higher initial interest rates.	Buyers who want stability and plan to stay put.
ADJUSTABLE-RATE(ARM)	Interest rate adjusts periodically.	Lower initial interest rates (sometimes).	Payment can increase later; less predictable.	Buyers planning to move/refinance or comfortable with some risk for a lower initial rate.
JUMBO	For loan amounts above conventional limits.	Helps finance higher-priced homes.	Stricter qualification; may have higher interest rates.	Buyers with strong credit, solid income, and cash reserves.

Rates and terms can vary significantly based on individual financial circumstances and market conditions.



LENDER

RECOMMENDATIONS

Not sure where to start?

Here are two trusted lenders who are responsive, explain your options clearly, and can help you get pre-approved with confidence.

CHRIS BOYD

GFS HOME LOANS



(210) 771-2833 - *MOBILE*

(210) 408-6060 - *OFFICE*

CBOYD@GFSHOMELOANS.COM - *EMAIL*

www.gfshomeloans.com - *WEBSITE*

1717 N. Loop 1604 E, Suite 334

San Antonio, TX 78232 - *ADDRESS*

CYRENA ADAMS-DURKEE

NEW AMERICAN FUNDING



210-685-5618 - *MOBILE*

830-396-4462 - *OFFICE*

CYRENA.ADAMSDURKEE@NAFINC.COM - *EMAIL*

www.newamericanfunding.com - *WEBSITE*

15510 Vance Jackson Road, Ste 101B,

San Antonio, TX 78249 - *ADDRESS*

GATHERING YOUR DOCUMENTS:

YOUR KEY TO A SMOOTH LOAN PROCESS

When you apply for a loan, lenders look at your financial health and creditworthiness. Having a few key documents organized upfront can make the process smoother and speed up approval.

The good news: our recommended lenders can walk you through what you need for your situation.

Here are some commonly requested documents:

Income (what you get paid):

- Recent pay stubs (2-3 months)
- W-2 forms (last two years)
- 1099 forms (if applicable, last two years)
- Federal tax returns (last two years)
- Recent bank statements (2-3 months)
- If self-employed: Profit & loss statements
- Employment verification letter (if required)

Asset (what you have saved):

- Bank statements (last 1-2 months)
- Investment/Retirement statements
- Real estate deeds

Debts (what you owe):

- Monthly debt info is usually pulled from your credit report
- Occasionally: loan/mortgage/credit card statements if something needs clarification

IDENTIFICATION:

- Driver's license or government-issued ID
- Social Security card (if requested)



UNCOVERING YOUR IDEAL PROPERTY

HOW WE WILL FIND YOUR DREAM HOME



Strategic Home Search

We will define your needs to find homes that match your vision.

Tailored criteria: Must-haves, dealbreakers, and “nice-to-haves” based on your lifestyle and budget.

Fast feedback loop: We’ll refine quickly as you tour homes and learn what you love.

Stay Ahead of the Market

Instant alerts: New listings and price changes the moment they hit.

Market guidance: Clear insights on pricing, inventory, and what’s realistic in your target areas.



Expand Your Options

More than active listings: We also watch homes that were withdrawn/expired or may be relisted.

Agent + builder relationships: Early notice on “coming soon” homes and helpful context on builders and neighborhoods.

Targeted outreach (when it makes sense): If you’re set on a specific area, we can reach out to potential sellers.

***Bottom line:** You won’t miss the good ones, and you’ll feel confident about the ones you choose.*



TOURING HOMES TOGETHER:

STRATEGIC VIEWINGS

Let's create a touring plan that fits your schedule and helps you make confident decisions.



PREFERRED TOUR TIMES:

What times usually work best?

NOTES:

- WEEKDAY MORNINGS
- WEEKDAY AFTERNOONS
- WEEKDAY EVENINGS
- WEEKEND MORNINGS
- WEEKEND AFTERNOONS
- WEEKEND EVENINGS



SMART TOURING PRACTICES:

TIPS:

WE USUALLY TOUR 3 TO 5 PROPERTIES PER VISIT

Why this approach is beneficial:

- You can focus on each home without feeling rushed.
- We have time to compare options and talk through trade-offs.
- You can take notes and photos that help later.

Flexibility matters: If a “must-see” home pops up or showing windows are tight, we’ll adjust quickly.

A photograph of a modern dining table with two gold wire chairs and a vase of greenery on a windowsill. The table is white with a gold metal top. The chairs are gold wire mesh. The vase is white and contains greenery. The background is a window with a white frame.

TIPS FOR SMART HOME VIEWING

A few simple habits can make tours more productive and help you feel confident in your decision. I'll help you compare options and spot red flags along the way.

Neighborhood Fit

- Research schools, commute, safety, and nearby amenities.
- Visit at different times of day to gauge traffic and vibe.
- Check HOA rules (if applicable) to make sure they match your lifestyle.

During the Tour

- Take quick notes + a few photos so homes don't blur together.
- Look beyond cosmetic updates. Notice condition and long-term maintenance needs.
- Ask questions (I'll help you dig into what matters most).

Big-Picture Decisions

- Budget for the "extras" (taxes, HOA, insurance, upkeep/repairs).
- Consider resale value and long-term flexibility.
- Stay open-minded. Many great homes don't check every box.

PREPARING TO MAKE AN OFFER:

LAYING THE FOUNDATION FOR SUCCESS

You don't have to figure this out alone!
I'll guide you through the numbers, the strategy, and the fine print so you can make a strong offer with confidence.



1. KNOW YOUR NUMBERS

- Get pre-approved so you're clear on budget and ready to move.
- Consider the full monthly picture (taxes, insurance, HOA, maintenance).
- Decide on a down payment plan (PMI may apply under 20%).

2. UNDERSTAND THE MARKET

- Identify whether it's a buyer's, seller's, or balanced market to tailor your strategy accordingly.
- I'll provide you a Comparative Market Analysis (CMA) to help determine competitive offer pricing.



3. REVIEW THE PROPERTY

- Examine the property's condition and consider any necessary repairs.
- Understand the seller's motivations and timeline, as this can inform your offer strategy.

4. BUILD SMART OFFER TERMS

- Include contingencies to safeguard your interests, such as financing, appraisal, and inspection contingencies.
- Specify your preferred closing dates and any requests regarding inclusions or exclusions (like appliances and fixtures).

Bottom line: My job is to help you move quickly when it matters, stay protected, and feel good about the decision you're making.

STRONG OFFERS & SMART NEGOTIATION:

CRAFTING AN ATTRACTIVE OFFER & GETTING THE BEST DEAL

A great offer isn't just the highest price.
It's the one that fits the seller's needs while keeping you protected.
We'll choose the right strategy for the home and the market.

WHAT MAKES AN OFFER STRONG: BEYOND THE PRICE TAG

Pre-approval: Essential for demonstrating financial strength; speeds up closing.

Earnest Money Deposit: Shows commitment; a strong deposit can sway sellers in competitive situations. (We'll keep it within your comfort zone).

Contingencies: We'll balance competitiveness with key protections (financing, appraisal, inspection).

Closing Date Flexibility: Matching the seller's timeline can be a big advantage.

NEGOTIATION STRATEGIES: SECURING YOUR BEST DEAL

Know your comfort zone: Set a clear max and stick to it.

Understand the seller: Timeline, priorities, and what matters most to them.

Counter strategically: Focus on the terms that move the needle.

Multiple-offer plan: We'll decide in advance what you're comfortable doing (and what you're not).

Act quickly in competitive markets: Be decisive to secure desired properties and stay organized

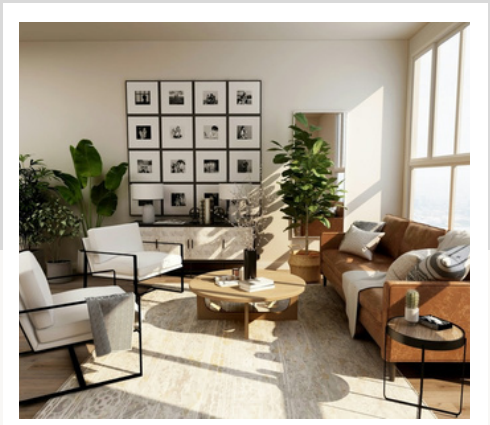
DUE DILIGENCE FOR PROTECTING YOUR INVESTMENT:

Inspections: Always conduct a professional home inspection to reveal hidden issues.

Appraisal: An appraisal that is required by the lender, verifies the property's value.

MAKING THE OFFER

A STEP-BY-STEP GUIDE



You've found the perfect house!
Congratulations! Now it's time to make it yours.
Here's how we'll navigate the offer process together.
I'll handle the details and keep you clear on every decision.

STEP ONE

Price & Strategy

- **Comparative Market Analysis (CMA):** I'll analyze sales of similar properties to determine the home's market value and prevent overpaying. We'll choose a price range that makes sense.
- **Property Condition Assessment:** We'll factor in condition, repairs, and market pace.

STEP TWO

Terms That Matter

- We'll decide what strengthens your offer: closing date, possession timing, and key protections.
- We'll confirm what stays/goes (appliances, fixtures, etc.).

STEP THREE

Craft a Strong Offer:

- I'll put your offer into a clear, professional package that covers price, deposit, protections, timelines, and any special terms.
- We'll make sure the contract reflects what you want—like inspection/option protections, repair requests, concessions, and what stays with the home.
- I'll point out the “watch-outs” (deadlines, obligations, fine print) so you feel confident.

STEP FOUR

Submitting Your Offer:

- I'll present your offer professionally
- I'll highlight your offer's strengths (pre-approval, deposit, flexibility, etc.)
- We will also work to understand the seller's priorities

STEP FIVE

Negotiation (if needed):

- The seller can accept, counter, or reject your offer.
- If there's a counteroffer, don't panic. Some back and forth is normal. We'll review the offers together, prioritize your key terms and respond strategically.
- In multiple-offer situations, we'll use a plan you're comfortable with.

STEP SIX

Acceptance:

- Once terms are agreed, we move into inspections, appraisal, and financing.

Bottom line: We'll balance a strong offer with smart protections so you feel confident, not pressured.



OFFER ACCEPTANCE TO CLOSING

THE FINAL STEPS

Once we're under contract, we'll keep everything moving so you stay on track and feel clear at every milestone.

Step	What's happening	You will...	I'll handle...
1 Earnest Money & Option Fee	Earnest money and option fee are delivered to the title company. Earnest money is credited at closing.	Deliver earnest money and the option fee by the contract deadline(s).	Coordinate with title/escrow, confirm receipt, and track all deadlines .
2 Inspections	We learn the home's condition and decide what (if anything) to negotiate.	Schedule inspections quickly and review results with me.	Help you interpret the report and negotiate repairs/credits.
3 Appraisal	Your lender confirms the home's value to support financing.	Stay available in case the lender needs anything from you.	Track timing with lender and advise on options if value comes in low.
4 Homeowners Insurance	Your policy is set up and shared with your lender/title company.	Choose a policy and send the insurance binder (proof of insurance)	Confirm insurance is received on time and matches lender requirements.
5 Underwriting	The lender finalizes approval. This is the paperwork stage.	Respond promptly to documentation requests.	Help you stay organized and keep the timeline moving.
6 Final Walk-Through	We confirm the home is in agreed-upon condition and negotiated items are complete.	Attend the walk-through and note any concerns.	Verify negotiated work, flag issues, and guide the next step if something's off.
7 Closing Day	You sign final documents, funds are released, and ownership transfers.	Bring ID and complete signing.	Coordinate with title, confirm funding, and make sure you know what to expect.

HOME INSPECTIONS

WHAT TO EXPECT

Inspections are an essential part of buying a home. Once your offer is accepted and we're under contract, we'll schedule your inspection so you understand the home's condition before moving forward. A professional inspector looks for concerns like structural issues, plumbing, electrical, roofing, and other major systems. The goal is to help you make an informed decision and, if needed, negotiate repairs or credits.



TYPES OF INSPECTIONS

- General Home Inspection
- Pest/Termite Inspection
- Sewer/Septic Inspection (*older homes with trees*)
- Roof Inspection (*concerns of roof age/condition*)
- HVAC Inspection (*older units/poor performance*)
- Mold Inspection (*if mold suspected*)
- Radon Inspection (*optional*)
- Chimney Inspection (*if concerns are noted*)
- Lead-Based Paint Inspection (*older homes*)
- Asbestos Inspection (*older homes*)

We'll choose inspections based on the property.

How long it takes

- Most inspections take 2–4 hours, depending on the home's size, age, and access.
- If you add specialty inspections (like a sewer scope), plan for a little extra time.

What you'll receive

- A written inspection report (often the same day or within 24–48 hours).
- It typically includes photos, a list of findings, and notes on recommended repairs/maintenance.
- Most reports list more than “big problems.” They'll often flag smaller maintenance items too.

Should you attend?

- Optional — but highly recommended!
- **I recommend attending only the last 30–60 minutes so the inspector can point out key items.**

FINALIZE

THE NEGOTIATION ON THE OFFER

Most inspection reports include findings. There's no such thing as a perfect house. Once we receive the report, we'll review what matters most and decide the best path forward. Together we will explore the options available to you.

YOUR OPTIONS AFTER RECEIVING THE INSPECTION REPORT

Accept the home "as-is": If the issues are minor and manageable, you can move forward as-is. This can work well in competitive markets. Just be sure you're comfortable with the repairs you'll take on.

Request Repairs: Ask the seller to address key issues, focusing on safety, structure, and major systems. Sellers may agree to some, all, or none. We'll prioritize what matters most.

Renegotiate Price: If major issues come up, you can request a price reduction to offset repair cost, especially if the seller won't complete repairs. Repair estimates can help support the request.

Request Closing Credits: Ask the seller for a credit toward closing costs or repairs. This gives you flexibility to choose your own contractors after closing (but you'll manage the work).

Walk Away: If serious issues are uncovered and the seller won't address them, you may be able to cancel under the contract terms to protect your investment.



TITLE SEARCH & HOMEOWNERS INSURANCE



PROPERTY TITLE SEARCH

A title search reviews public records to confirm the seller has legal ownership. It also aims to identify any liens, easements, or restrictions tied to the property. This is typically handled by the title company during the escrow process so any issues can be addressed before closing.

HOME OWNERS INSURANCE

You'll need homeowners insurance in place before closing. Your lender will require proof of coverage, often called an insurance binder. This policy helps protect your home and personal belongings from covered losses, and it also includes liability coverage if someone is injured on the property. Premiums and coverage vary. We'll make sure your policy date aligns with closing and that the lender is listed correctly on the policy. Flood coverage is typically separate. If the home is in a flood zone, we'll address that early.

MOVING + CLOSING

COUNTDOWN

UNDER CONTRACT	<ul style="list-style-type: none">• Loan: Stay responsive to your lender as your mortgage moves through processing/underwriting• Home inspection: Schedule your home inspection• Prep: Declutter—sort drawers, closets, cupboards, and shelves; donate/sell what you don't need• Create a quick inventory of valuables 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're currently renting• Schedule movers / moving truck• Buy/find packing materials• Start packing
3 WEEKS TO MOVE	<ul style="list-style-type: none">• Appraisal: Ordered by your lender (as needed)• Title: Title search in progress (handled by the title company)• Start gathering any docs your lender may request (pay stubs, bank statements, ID) so underwriting doesn't stall.
2 WEEKS TO MOVE	<ul style="list-style-type: none">• Home warranty (optional): Secure if desired/negotiated• Get quotes for homeowners insurance• Schedule a closing date/time• Contact utility companies (water, electric, cable/internet) to schedule start/transfer• Change address: mail + subscriptions• Minimize grocery shopping• Keep packing
1 WEEKS TO MOVE	<ul style="list-style-type: none">• Confirm cash to close and how to deliver funds (certified funds/wire)• Schedule and attend the final walk-through• Finish packing• Clean• Pack essentials for the first few nights in the new home• Confirm delivery date with the moving company; share directions + your phone number

“I'll keep you on track for the contract deadlines. This checklist helps with the moving-life side of the process.”

PREPARING FOR CLOSING:

YOUR CHECKLIST

You're in the home-stretch. Here are the key steps to make closing day smooth and stress-free.

3+ DAYS BEFORE CLOSING:

- Review your Closing Disclosure for accuracy (fees, credits, loan terms, cash to close).
- Confirm loan details and funding timeline with your lender.
- Arrange how you'll deliver funds (certified funds/wire) and verify instructions using a **trusted phone number**.

24 HOURS BEFORE CLOSING:

- Complete your final walk-through to confirm repairs (if any) and the home's condition.

CLOSING DAY:

- Confirm closing time/location and bring your ID.
- Bring/confirm proof of insurance (binder) if requested.
- Review and sign documents.
- Celebrate!

AFTER CLOSING:

- Keep copies of your closing documents in a safe place.
- Set up mortgage payments (and verify your servicer).
- Review your first mortgage statement for accuracy.
- Transfer utilities / set up accounts as needed (or pre-schedule utilities to start on your closing date)

You're not doing this alone. Reach out anytime and we'll knock these out together.



Closing Day:

A GUIDE TO THE FINAL STEP

As you prepare for closing day, here's a quick guide to the final steps. Follow this checklist to ensure a smooth transition into your new home and get ready to receive your keys!

Closing Disclosure:

You'll receive it at least three days before closing. Review it and compare it to your Loan Estimate.

Gather Documents:

- ID
- Proof of Insurance
- Other items requested by lender/title company

Homeowners Insurance:

Secure a policy and provide proof to your lender before closing.

Stay in Contact:

Keep in touch with your agent, lender, and closing agent for timing and last-minute updates.

Anticipate Costs:

Your final cash-to-close may include prepaid items like taxes, insurance, and HOA dues. Review the final numbers in advance.

Final Walk-Through:

Do a walkthrough within 24 hours of closing to confirm the home is in agreed condition and repairs (if any) are complete.

Certified Funds:

Confirm the amount needed and how to deliver it. **Always verify wiring instructions using a trusted phone number.**

Closing Day:

Review documents, ask questions, sign to finalize the purchase, and receive your keys.

UNDERSTANDING CLOSING COSTS:

Closing costs are fees paid at closing to complete the purchase. Both buyers and sellers may pay closing costs. Buyers often pay about 2%–5% of the price, but it varies by loan and prepaid items.

BUYER'S CLOSING COSTS: WHAT YOU'LL LIKELY PAY

- **Loan fees:** Origination and lender processing fees.
- **Appraisal:** Lender-ordered value report.
- **Credit report:** Pulled by the lender.
- **Inspections:** General inspection (plus any add-ons you choose).
- **Title fees/insurance:** Title search and title insurance. Who pays is negotiable.
- **Prepays + escrow:** Taxes and insurance set up/paid in advance.
- **Recording fees:** Government filing fees.
- **Survey:** If required by lender/title.
- **Courier/wire fees:** Admin fees that may apply.
- **PMI (if required):** Often if down payment is under 20%.
- **Buyer's agent compensation (if applicable):** Based on your written agreement. Seller may contribute if negotiated.

SELLER'S CLOSING COSTS: TYPICAL COVERAGE

- **Agent compensation:** Per the listing agreement and what's negotiated.
- **Owner's title policy:** Common in many Texas markets. Negotiable.
- **Payoff costs:** Fees to pay off an existing loan and release liens (if any).
- **Recording fees:** Sometimes split or negotiated.



FINAL WALK THROUGH CHECKLIST

GENERAL:

- Repairs completed? Test them!
- Any new damage since inspection?
- Home reasonably clean? Debris removed?
- Seller's belongings removed?

APPLIANCES/SYSTEMS:

- Test major appliances.
- Run heating/cooling briefly.
- Test plumbing (hot/cold, drains, toilets).
- Check lights/outlets.
- Check smoke/CO detectors.
- Test garage door/other systems.

INTERIOR:

- Check walls, ceilings, floors for new issues.
- Check doors/windows/locks.
- Confirm fixtures/window coverings are still in place.

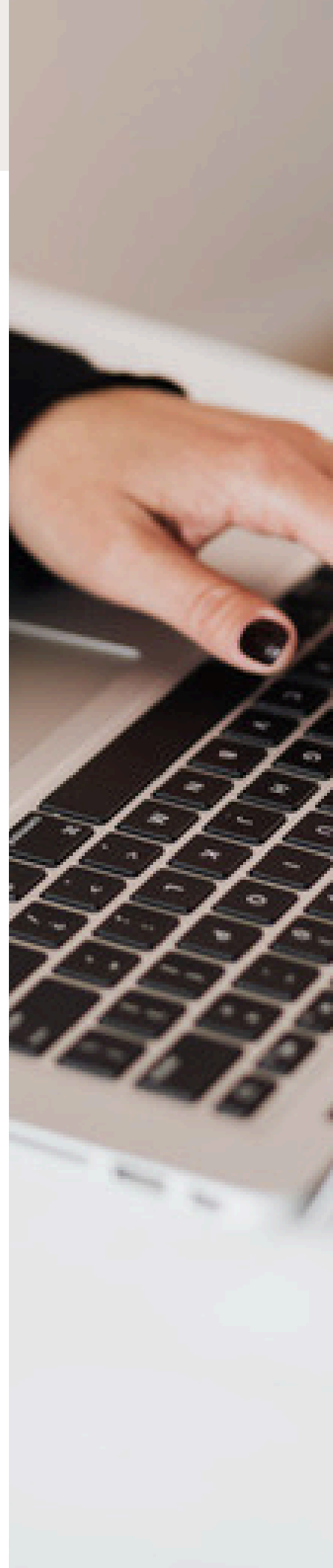
EXTERIOR:

- Look for obvious new issues (standing water, damaged fencing, exterior damage).
- Check gutters/downspouts and visible drainage.
- Check siding/exterior.
- Check walkways/driveways.

ACTION:

- Bring your agent.
- Take photos/videos of issues.
- Tell your agent immediately about any problems.
- Understand how systems/appliances work.

Remember: This isn't a re-inspection; it's a confirmation.
At closing, collect all keys/remotes/codes (confirm at walkthrough what you should receive).





HOME BUYER FAQS

COMMON QUESTIONS BUYERS HAVE

Q: How do I compete in a competitive market with multiple offers?

A: Strong offers aren't just about price. In a competitive market, improve your chances by: getting pre-approved for a loan, making a strong initial offer, being flexible with terms, and acting quickly.

Q: What should I do differently in a buyer's market?

A: In a buyer's market, you often have more negotiating power. We'll take our time to compare options, negotiate price and/or closing credits, request reasonable repairs, and include protections that keep you covered—without rushing into a decision.

Q: How much should I offer for a house?

A: We'll determine the right offer price together using comparable sales data (CMA), property condition, and market conditions. Don't rely on online estimates – they're often wrong.

Q: What are closing costs, and how much will they be?

A: Closing costs are fees paid by both buyer and seller to finalize the sale. They include loan fees, appraisal, title insurance, and more. You'll get a detailed Closing Disclosure (CD) at least 3 days before closing. Costs vary by loan and property, but buyers often plan around 2-5% of the purchase price.

Q: What's the difference between pre-qualification and pre-approval?

A: Pre-qualification offers a rough estimate of how much you might borrow based on self-reported information - useful for initial stages. In contrast, pre-approval involves a lender verifying your financial details, which is crucial for making a solid offer. Getting a pre-approval should be one of your first steps.

Q: How long does the closing process typically take?

A: The closing process usually takes between 30 and 60 days, but it can vary. Factors that can affect the timeline include loan approval time, appraisal issues, and the complexity of the transaction.

Q: What is earnest money, and how much do I need?

A: Earnest money is a good-faith deposit submitted with your offer to show you're serious. The amount (typically 1-3%) varies by market and price point. It's held by the title company/escrow and credited toward your final funds due at closing.



YOUR QUESTIONS MATTER

Buying a home is a big decision, and you should feel clear and confident about the plan.

- What questions do you still have?
- What would help you feel fully comfortable moving forward?

I'm confident we can reach your goals together. I'm excited to partner with you, and I'll make sure you feel supported and informed at every step.

IF YOU ARE READY, LET'S TAKE THE NEXT STEPS

1. Sign the Buyer Representation

Agreement: We'll review it together so everything is clear before we officially begin.

2. Loan Pre-Approval: Let's get you pre-approved to strengthen your offer. I can connect you with trusted lenders.

3. Define Your Ideal Home: Share your must-haves, nice-to-haves, and dealbreakers. I'll set up custom alerts.

4. Explore Homes: We'll tour the best matches, and I'll share insights on each property and neighborhood.

5. Market Updates & Communication: I'll keep you updated on new listings and trends. I'm always available for questions.

6. Offer Strategy: When you're ready, I'll guide you through offer terms, negotiations, and next steps.

THANK YOU

Thank you for considering me as your buyer's agent.

My goal is simple: help you buy the right home at the right price, on your timeline, with clear guidance and as little stress as possible.

When you're ready, let's schedule a buyer consultation so we can customize your search and put a smart plan in place.



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Leslie Valdes
REALTOR®

616-914-8959

LESLIEVALDES.COM

LESLIEVALDES@KW.COM

KELLER WILLIAMS CITY VIEW

