



# Your Guide To Buying Your Home

REALESTATE GROUP



**FATHOM**  
REALTY

# \*Quick Disclaimer\*



If you choose to do business with RISE Real Estate Group, expect a different real estate experience.

This “buying guide” isn’t anything you’ve seen before.

You won’t see our unique value propositions, our photoshopped pictures or our lengthy biographies (that’s what websites are for).

Because buying your home **isn’t about us.**

*It’s about you.*

So sit back and enjoy a different real estate experience.

# The Process

## 10 Easy Steps



1. Meet with a lender to determine the amount you are qualified to spend.
2. Start house hunting!
3. Make an offer (sign purchase documents and submit to seller).
4. Terms are negotiated and agreed upon and contract is executed!
5. Work with lender to complete necessary lender documents and find insurance.
6. Option period begins and inspections occur.
7. Get inspection report back and negotiate repairs, if necessary.
8. Appraisal occurs.
9. Determine utility providers and call to set up service, effective the day of closing
10. Close!

# Prepare To Buy



- ❑ Interview lenders. See who offers the best program/rates for you and who you trust with guiding you through a big purchase! Don't worry, we have recommendations!
- ❑ Work with our team and your lender to understand how much money you'll need to bring to closing. Keep in mind checks for option money (usually around \$250) and earnest money (usually 1% of the sales price) are due upon going under contract.
- ❑ Consider your "must haves" in a home. Location, home size, bedroom/bathroom count, yard size, age of home, and school district are all important factors.
- ❑ After we go under contract, work with your lender to get the documents they need promptly and professionally. And whatever you do, don't do anything that would affect your credit!

# Buyer FAQs



## **What's the first thing I should do to begin this process?**

Talk to a lender (recommendations coming right up!) to get an idea of what you can spend!

## **How much does using an agent cost?**

For you, we'll cut a deal. Just kidding, we cut all buyers a deal! Using a buyer's agent is no cost to you because the sellers are the ones who pay us.

## **How long does it take to close?**

Generally, it takes 30-45 days to close.

# Buyer FAQs



## **Can I get the seller to pay my closing costs?**

Sure! But here's the thing: you have to ask for a specific amount of closing costs for us to put in Paragraph 12 of the contract. Buyer closing costs are approximately 3%-5% of the sales price, so we'll work together to determine how much of that you'd like to ask the sellers to pay.

## **Does the fridge come with the house?**

Maybe! We can ask for anything in the house to see if the sellers are willing to part with the item. As a general rule of thumb, anything attached to the house is considered "real estate" and will therefore convey with the sale. (Fridges typically are not attached.)

# Things You Don't Want To Hear *(But Need To)*



**Don't take it personally** - Keep in mind that buying a home is an emotional process and it's easy to think the sellers are just being bullies! Don't take it personally if the sellers refuse to paint over the tacky burnt orange bedroom or leave a fridge full of rotten meat in the garage (true story). Work to stay calm, because that will get us further, faster.

**They're watching you** - But really. We're in the age of cameras and systems galore. So let's hold off on voicing our real opinions until we get to the car (yes, not even the front porch is a safe place.)

**Risk it to get the biscuit** - Keep in mind that there are a lot of moving parts involved in a real estate transaction, and some of them are completely out of your (and ours). We are working with people here and people are unpredictable. That said, we will work to meet your needs and get you the best deal possible.

# People To Know - Vendors



## **Lenders**

Thrive (Ashley) 432-897-4577

HNB (Stephanie) 432-683-0081

Supreme Lending (Stacy)  
432-553-4472

## **Home Inspectors**

Michael Kent 432-238-0450

Rick Hamm 432-210-6339

Cale Cameron 432-202-7544

## **Pest Inspectors**

Jeff Wade 432-530-7348

Britton Stell 432-967-9965

Fox Pest 432-278-1906

## **Insurance**

State Farm (Darrel)  
432-699-1441

One Way (Shay) 432-238-0680

State Farm (Cameron)  
210-490-4475



# Vendors



## Roofers

Brad White 432-250-2741

Greg Weeks 432-553-2363

LBK Roofing 806-470-8551

## Plumbers

D&D 432-687-1011

Goode Plumbing  
432-682-8071

Randy's Rooter 432-520-3030

## HVAC

D&D 432-687-1011

M & M 432-520-4568

One Way 432-701-0614

## Painters

Premier Painting  
432-631-8344

Pro Team Painters  
804-245-7572

Ward Painting 432-697-0041

# Vendors

## Electricians

D&D 432-687-1011

Corey Sly 432-570-0229

Bosworth 432-570-5233

## Carpet Cleaners

Carpet Tech 888-343-9650

Advance Cleaning 432-550-8325

Falcon Flood Services 806-787-1216

## Pet Sitter/Dog Walker

Paws & Reflect Pets (Hannah)

770-855-9436

## House Keepers

Robert Garms 432-230-5379

Erica Norris 432-703-4691

Misty Moore 432-770-4459

## Movers

It's Your Move 432-210-3138

Brothers Moving 432-214-0048

Rocky Ford Moving 432-683-6341

## Yard

M3 Landscaping 432-218-6652

Max Reyes 432-553-6569

Homegrown Lawn & Garden

432-701-0645



# 7 “Don’ts” Of Buying A Home



**Please, for the love of all that is good and holy, do not do these 7 things after you pre-qualify for a loan...**

1. Do not change your employment status.
2. Do not make any major purchase (cars, furniture, appliances, vacations, jets, racehorses, plastic surgeries...you get the point).
3. Do not increase credit card debt or miss any payments.
4. Do not change bank accounts or make any undisclosed large deposits.
5. Do not apply for a credit card, co-sign a loan or make a credit inquiry.
6. Do not spend money you have set aside for closing.
7. Do not delay in providing lender requested paperwork (W-2s, paystubs, bank statements, etc.)

***When in doubt, ask your lender!***

# Let's Go House Hunting!

## What are we looking for?



Price

Location

Size (square footage/bedrooms/bathrooms)

Yard (acreage/low maintenance/large yard)

Is school district important? If so, which one?

Condition (move-in ready, fixer upper, somewhere in-between)

Anything else we should know...?

Of all the things you listed, which 3 are most important?

1.

2.

3.



# Let's Get Started.

RISE Real Estate Group at Fathom Realty

**Rise above the traditional real estate experience.**

