

HOW WE BUY.

CASEY BABIN

OUR GUIDE TO GETTING YOU A GREAT DEAL ON A HOME YOU LOVE.





WELCOME

Hi, I'm Casey and I believe in home.

Home is more than just a physical space. It's where you've created countless memories, shared moments with loved ones, and where you feel most comfortable.

When it comes time to buy a home and begin a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.

Rest assured that together, we can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From the home buying process, to finding the right lender, negotiating the best terms for you & creating a smooth close, this booklet will be your guide.

Casey Babin

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CASEY BABIN

Realtor

ABOUT ME

Your go-to real estate guru in the bustling maze of Houston, Texas. With over a decade navigating the wild terrain of local markets, she's the Sherlock Holmes of finding your dream home or bidding adieu to a property that's ready for new adventures.




Casey Babin Realtor isn't just about transactions; she's your trusty real estate GPS, steering you through this monumental journey like a champ. Buying or selling, she's your secret weapon, armed with wisdom, wit, and a knack for making real estate decisions feel like a walk in one of Houston's gorgeous parks.

She's privileged to be the trusted face sellers choose to showcase their most treasured asset and the reliable compass buyers rely on to navigate towards their dream abode.

Casey has earned numerous Top Producer awards and totaled more than \$50 million in closed sales.

Casey doesn't just swim in the real estate pond; she's out there doing synchronized swimming while others are doggy-paddling. Her secret sauce? It's her dedication to setting the bar high. We've got our standards higher than the tallest skyscraper in Houston - think integrity, professionalism, and customer service so good, it should have its own fan club. We take real estate seriously, but we don't mind adding a sprinkle of charm and a whole lot of dedication to make your experience truly stellar.

 [@caseybabin_realtor](https://www.instagram.com/caseybabin_realtor)

THE HOME BUYING *Process*



Step One

Select me as your agent

Choose an experienced agent who understands your needs and market. (Me)



Step Two

Prepare your Finances

Evaluate savings, credit, and budget to determine affordability.



Step Three

Get Pre-Approved

Secure pre-approval to understand borrowing capacity and show seller readiness.



Step Four

Schedule your Showings

Begin viewing homes that meet your criteria and budget.



Step Five

Make an offer

Submit a competitive offer with terms aligned with your interests.



Step Six

Order an Inspection

Have a professional inspect the home for any hidden issues.



Step Seven

Order an Appraisal

Your lender will order a professional appraisal to verify value.



Step Eight

Closing Day

Sign paperwork, complete the transaction, and receive the keys.

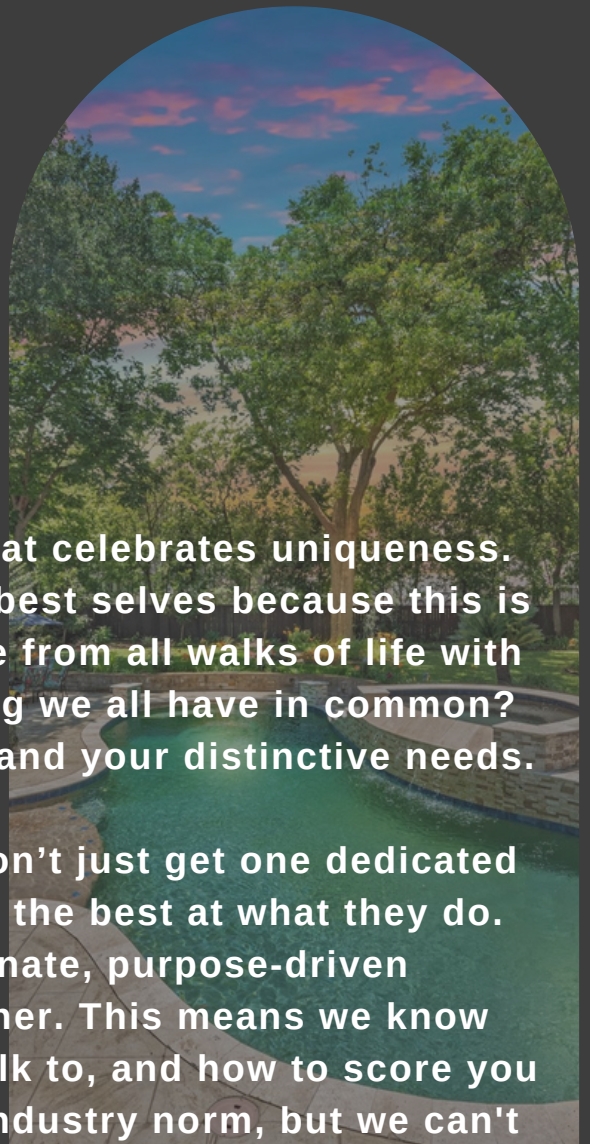
LET'S TALK ABOUT YOU

*Buying a home is likely to be the **biggest single purchase** you will ever make. Can you imagine doing this with an agent who just doesn't get you? We can't.*

This is because we are a brokerage that celebrates uniqueness. Our agents are empowered to be their best selves because this is how they can best serve you. We come from all walks of life with all kinds of expertise, but the one thing we all have in common? Our devotion to learning all about you and your distinctive needs.

When you work with NEXTGEN, you don't just get one dedicated and knowledgeable REALTOR who is the best at what they do.

You get an entire team of passionate, purpose-driven professionals who support one another. This means we know what's coming up and where, who to talk to, and how to score you the best deal. We know this isn't the industry norm, but we can't imagine doing it any other way.



WHAT YOU CAN EXPECT FROM US

We're here for you.

It is our fiduciary responsibility to ensure that your interests are protected.

We're on it.

From paperwork to problem-solving, our goal is to make the process stress-free *and* fun.

We get it.

Our knowledge spans entire market areas to the minutiae of real estate law.

We play to win.

We're dream-making deal-makers, and we'll do whatever it takes.

MONEY TALKS

The best way to **flex your buying power** is to get your finances in order first. For most people, their offer is a mix of cash and credit.

CASH

A **down payment** is the part of your financing you do not borrow, typically a minimum of 3% of the purchase price.

Earnest money is presented along with your offer to show you are serious. It is between 1% and 5% of the purchase price and held in an escrow account until closing, when it is applied to the closing costs or refunded.

An **option fee** is paid by the buyer to the seller for the "option" of terminating the sales contract. It is set at a fixed amount (usually less than 1% of the sales price) for a set period (usually 7 to 14 days). It is held in escrow and refunded to the buyer at closing, or retained by the seller if the deal falls through.

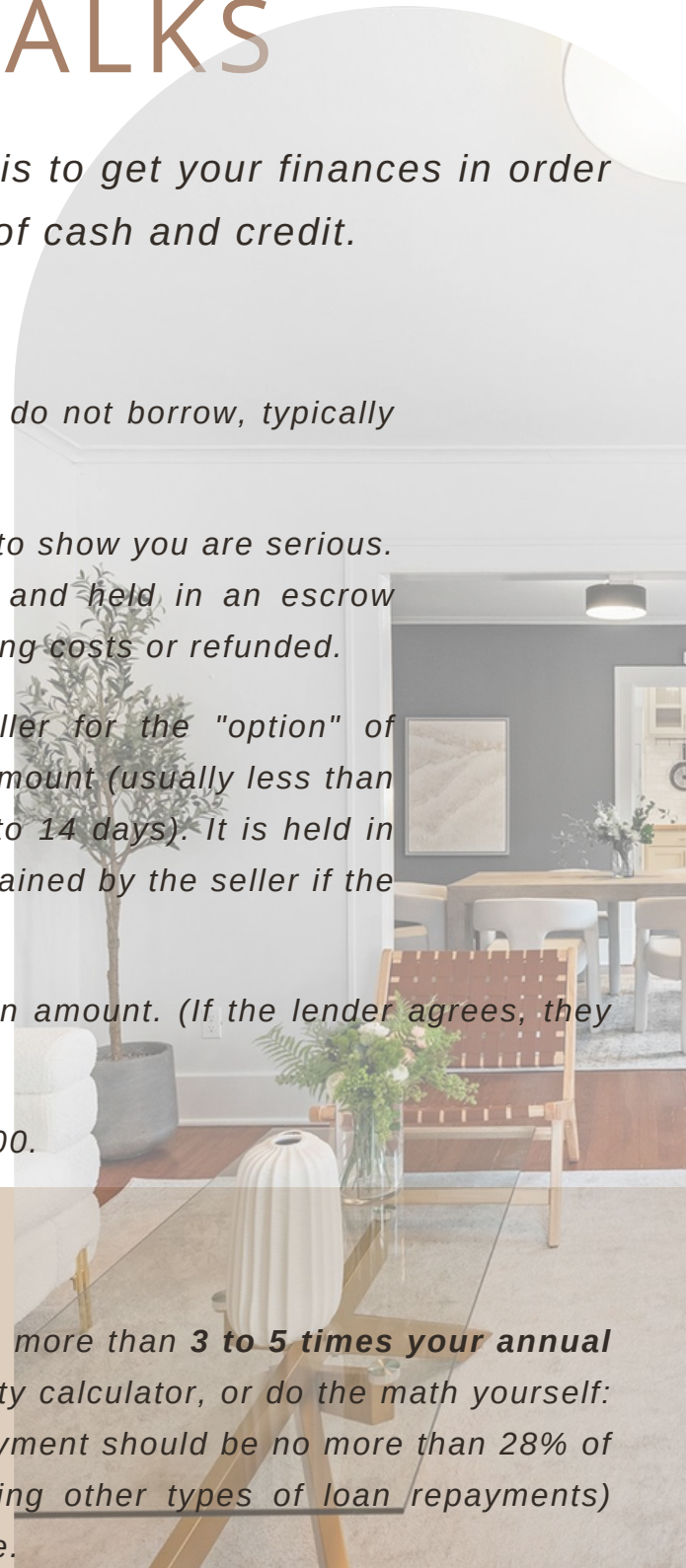
Closing costs are between 2% and 5% of the loan amount. (If the lender agrees, they can be rolled into the loan instead.)

A basic **home inspection** costs around \$400 to \$800.

CREDIT

Mortgage lenders usually recommend borrowing no more than **3 to 5 times your annual household income**. Try using an online affordability calculator, or do the math yourself: the 28/36 rule says that your monthly mortgage payment should be no more than 28% of your pre-tax income, and your total debt (including other types of loan repayments) should be no more than 36% of your pre-tax income.

With your credit score and budget in mind, it's time to research options for your home loan. Online is a great place to start comparison shopping, with options ranging from small regional providers to large international banks. We can make some excellent **recommendations of local lenders** we know will serve you well.





TO DO

FINANCIAL WELLBEING

- Request your **credit report**. You are entitled to one free copy every 12 months from each of the three nationwide credit reporting companies. Make note of any errors you see to discuss with your lender.
- Calculate your desired **monthly mortgage payment**. Don't forget to add property taxes and homeowners insurance to this amount, and bear in mind other fees such as MUD and HOA.
- Find out if you qualify for any **special discounts or loan programs**, such as VA, FHA, USDA, or HUD.
- Compile the necessary documents/evidence to demonstrate **income**: pay stubs, usually for the last two months; W-2s or 1099s, usually for the last two years; tax returns, usually for the last two years.
- Compile the necessary documents/evidence to demonstrate **assets**: bank statements; investments/brokerage firm statements; net worth of businesses owned (if applicable).
- Compile the necessary documents/evidence to demonstrate **debts**: credit card statements; loan statements; alimony/child support payments (if applicable).
- Request **rate quotes** from multiple lenders.
- Get **pre-approved** for a mortgage and receive a letter from your lender to confirm this.

Wish LIST

SPACE + LAYOUT

EXTERIOR FEATURES

INTERIOR FEATURES

LOCATIONS + COMMUNITY

LET'S GO SHOPPING

Now for the fun part: showings with your NEXTGEN agent! Together we will spend time at each property weighing its pros and cons against your criteria. Is the layout right? Are there enough bedrooms? How about the commute? Most importantly, can you imagine yourself living here?

TO DO

- Compile a wish list of specifications for your home.
- Set up automated daily searches and email alerts on the MLS.
- Attend open houses and schedule private showings with your agent.

Tips To Make The Most Out Of Showings

Love at first sight

... or not! First impressions should not be underestimated. Trust your instincts if you have strong feelings about a property, good or bad

It's all in the detail

This is likely to be the biggest purchase of your life. Make no apology for checking fixtures and fittings, taking photos and videos, or bringing along a friend.

Day to night

It is worth stopping by at different times to get a feel for the ambient noise, traffic, and other factors that may not be apparent during your scheduled showing.

Put your best foot forward

Be friendly, punctual, and polite when attending a viewing or open house. It always pays to build a good rapport with the listing agent and sellers.

OFFER STRATEGY

01 *Start Strong*

With the comparable market analysis (CMA) in mind, we will analyze other factors such as days on market (DOM), recent improvements/upgrades, and any previous inspections to help us arrive at a respectful price that will be well-received.

02 *Begin in Earnest* **Add a little bit of body text**

Exceeding the standard deposit signals your commitment to closing on a property.

If you are serious about working through the negotiations to make the home yours, you have nothing to lose: this amount will be added to your payment at closing.

03 *Timing is Everything*

Stand by! Your agent is in constant contact with the listing agent at this point in the process. Consider offering to work with the seller's schedule: option period, closing date, move-in date, leaseback ... your flexibility can greatly strengthen your offer.

04 *What if...?*

Contingencies are added clauses that give you an out if something unforeseen arises. But they make the offer less clean, and therefore less appealing: the fewer contingencies, the more likely it will be accepted. Use them judiciously, or not at all.

Final Checks



**Schedule the
movers**



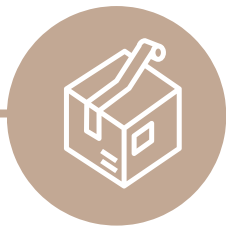
**Notify utility
companies**



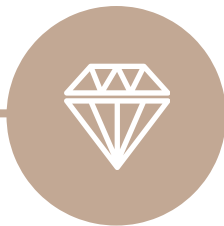
**Cancel
subscriptions**



**Order mail
forwarding**



**Declutter
and pack**



**Inventory of
valuables**



**Assemble
documents**



**Departure
deep clean**



**Take meter
readings**



**Final walk-
through**



**Attend the
closing**



**Time to
celebrate!**

The final weeks before your move are busy, but we've got this! Keep calm, be methodical, and order services in good time.

READY TO BUY?

Set your appointment here:



NEXTGEN | LUXE
REAL ESTATE



GET IN CONTACT

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