

THE
ORR
GROUP


COLDWELL BANKER
D'ANN HARPER,
REALTORS®

BUYERS GUIDE

WHO YOU WORK WITH MATTERS

THE HOME BUYING PROCESS

Step inside the home buying process and discover the do's and don'ts of the industry.

WHAT DOES YOUR REALTOR® DO FOR YOU?

The value of a good REALTOR® is time saved, money saved, and peace of mind gained.

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THE HOME BUYING PROCESS

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COLDWELL BANKER

**D'ANN HARPER,
REALTORS®**

GUIDING BUYERS AND SELLERS HOME



**500+
SALES AGENTS**



**12 OFFICE
LOCATIONS**



**SERVING CENTRAL
& SOUTH TEXAS**

We have over 500 sales agents and 12 offices serving central and south Texas. We believe that our focus on technology and marketing, our foundation of integrity and trust, and our partnership with you and your family are the keys to achieving your goals. **Constant innovation in both marketing and technology definitely sets us apart.** Our Powerhouse Marketing Plan has long been a standard of excellence in our real estate market.

Our full-service brokerage remains known for the unmatched commitment to support. It began on day one with our founder, D'Ann Harper. Her legacy is carried on through our current Broker and President, Leesa Harper Rispoli, exceptional staff, and each of our dedicated sales agents.

At the heart of every home, there's a story. We strive to tell those stories daily. Since our brokerage began back in 1986 with only two agents, Coldwell Banker D'Ann Harper, REALTORS® has been synonymous with the growth of San Antonio, Central and south Texas, and the Hill Country.

Our well-trained farm and ranch team specializes in hunting, equestrian, and cattle ranches. The Coldwell Banker Global Luxury program redefines the world of luxury real estate marketing. This is why **Coldwell Banker has sold more million-dollar homes than any other brokerage.** Our award-winning Relocation Department assists buyers and sellers moving throughout the world, helping to guide clients along the way. Our Property Management Department is dedicated to providing the highest quality professional services for single-family residential properties.

Over the years we have consistently received many awards including two-time Broker of the Year (by the San Antonio Board of REALTORS®), Best Places to Work (by the *San Antonio Business Journal*), Highest Ranked Real Estate Brokerage (by the *San Antonio Business Journal*), as well as being nationally ranked by RealTrends 500, a leading source of real estate analysis. Even though we are continually recognized for our sales and culture, being honored by the San Antonio Business Journal as a **Philanthropic Business** is so meaningful. We believe having a servant's heart and giving back to our community is the right thing to do!

We've won a lot of awards, but nothing is more important to us than the integrity and trust we have been able to establish and maintain with our customers along the way. If you choose to partner with us, you can trust that your sales agent is current with the latest marketing trends, legal issues, and real estate expertise required to represent you.

GUIDING YOU HOME SINCE 1906

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COLDWELL BANKER

**D'ANN HARPER,
REALTORS®**

THE PROOF IS IN OUR SUCCESS

3,253



HOMES SOLD

5%



LIST PRICE V.
SALES PRICE

+\$1B



SALES VOLUME

\$385,898



AVERAGE
SALES PRICE

7.3%*



HIGHER PER AGENT
PRODUCTION

10.9%*



HIGHER
SALES PRICE

4%*



SHORTER
DAYS ON MARKET

*compared to market average of the SABOR and 4Rivers MLS. Data sourced from Terredatum. 2022 statistics and how we compare to other brokerages.





COLDWELL BANKER

D'ANN HARPER, REALTORS®

COMPANY STATISTICS

36 YEARS

IN TEXAS
REAL ESTATE

12 OFFICES

ACROSS CENTRAL
& SOUTH TEXAS

500+

REAL ESTATE
PROFESSIONALS



CHAIRMAN'S CIRCLE

Top 5% of all Coldwell Banker® Brokers

FULL SERVICE REAL ESTATE COMPANY WITH



Full-time Real Estate
Professionals &
Support Staff



Dedicated
Relocation
Services Department



In-House Property
Management
Division



Nationally Supported
Coldwell Banker
Commercial Division



COLDWELL BANKER
D'ANN HARPER, REALTORS®
LAND & RANCH

Experience-Led
Land & Ranch
Division

**SAN ANTONIO
BUSINESS JOURNAL**

According to the San Antonio Business Journal, Coldwell Banker D'Ann Harper, REALTORS® has been rated #1 or #2 residential real estate company for eight years.



WHO YOU WORK WITH MATTERS

WHAT DOES A REAL ESTATE PROFESSIONAL DO? 180 THINGS THAT REAL ESTATE AGENTS DO

<div>LISTING AGENT</div> <div>VS</div> <div>BUYERS AGENT</div>	
PRE-LISTING	PRE-HOME SEARCH
<ol style="list-style-type: none"> 1. Prepare Listing Presentation for Sellers 2. Research Sellers Property Tax Info 3. Research Comparable Sold Properties for Sellers 4. Determine Average Days on Market 5. Gather Info From Sellers About Their Home 6. Meet With Sellers at Their Home 7. Get To Know Their Home 8. Present Listing Presentation 9. Advise on Repairs and/or Upgrades 10. Provide Home Seller To-Do Checklist 11. Explain Current Market Conditions 12. Discuss Seller's Goals 13. Share Your Value Proposition 14. Explain Benefits of Your Brokerage 15. Present Your Marketing Options 16. Explain Video Marketing Strategies 17. Demonstrate 3D Tour Marketing 18. Explain Buyer & Seller Agency Relationships 19. Describe the Buyer Pre-Screening Process 20. Create Internal File for Transaction 21. Get Listing Agreement & Disclosures Signed 22. Provide Sellers Disclosure Form to Sellers 23. Verify Interior Room Sizes 	<ol style="list-style-type: none"> 1. Schedule Time To Meet Buyers 2. Prepare Buyers Guide & Presentation 3. Meet Buyers and Discuss Their Goals 4. Explain Buyer & Seller Agency Relationships 5. Discuss Different Types of Financing Options 6. Help Buyers Find a Mortgage Lender 7. Obtain Pre-Approval Letter from Their Lender 8. Explain What You Do For Buyers As A Real Estate Agent 9. Provide Overview of Current Market Conditions 10. Explain Your Company's Value to Buyers 11. Discuss Earnest Money Deposits 12. Explain Home Inspection Process 13. Educate Buyers About Local Neighborhoods 14. Discuss Foreclosures & Short Sales 15. Gather Needs & Wants Of Their Next Home 16. Explain School Districts affect on Home Values 17. Explain Recording Devices During Showings 18. Learn All Buyer Goals & Make A Plan 19. Create Internal File for Buyers Records 20. Send Buyers Homes Within Their Criteria 21. Start Showing Buyers Homes that They Request
LISTING	HOME SEARCH
<ol style="list-style-type: none"> 24. Obtain Current Mortgage Loan Info 25. Confirm Lot Size from County Tax Records 26. Investigate Any Unrecorded Property Easements 27. Establish Showing Instructions for Buyers 28. Agree on Showing Times with Sellers 29. Discuss Different Types of Buyer Financing 30. Explain Appraisal Process and Pitfalls 31. Verify Home Owners Association Fees 32. Obtain a Copy of HOA Bylaws 33. Gather Transferable Warranties 	<ol style="list-style-type: none"> 22. Schedule & Organize All Showings 23. Gather Showing Instructions for Each Listing 24. Send Showing Schedule to Buyers 25. Show Up Early and Prepare First Showing 26. Look For Possible Repair Issues While Showing 27. Gather Buyer Feedback After Each Showing 28. Update Buyers When New Homes Hit the Market 29. Share Knowledge & Insight About Homes 30. Guide Buyers Through Their Emotional Journey 31. Listen & Learn from Buyers at Each Showing

LISTING AGENT

VS

BUYERS AGENT

LISTING CONTINUED

34. Determine Need for Lead-Based Paint Disclosure
35. Verify Security System Ownership
36. Discuss Video Recording Devices & Showings
37. Determine Property Inclusions & Exclusions
38. Agree on Repairs to be Made Before Listing
39. Schedule Staging Consultation
40. Schedule House Cleaners
41. Install Electronic Lockbox & Yard Sign
42. Set-Up Photo/Video Shoot
43. Meet Photographer at Property
44. Prepare Home For Photographer
45. Schedule Drone & 3D Tour Shoot
46. Get Seller's Approval of All Marketing Materials
47. Input Properly Listing Into The MLS
48. Create Virtual Tour Page
49. Verify Listing Data on 3rd Party Websites
50. Have Listing Proofread
51. Create Property Flyer
52. Have Extra Keys Made for Lockbox
53. Set-Up Showing Services
54. Help Owners Coordinate Showings
55. Gather Feedback After Each Showing
56. Keep track of Showing Activity
57. Update MLS Listing as Needed
58. Schedule Weekly Update Calls with Seller
59. Prepare "Net Sheet" For All Offers
60. Present All Offers to Seller
61. Obtain Pre-Approval Letter from Buyer's Agent
62. Examine & Verify Buyer's Qualifications
63. Examine & Verify Buyer's Lender
64. Negotiate All Offers
65. Once Under Contract. Send to Title Company
66. Check Buyer's Agent has Received Copies
67. Change Property Status in MLS
68. Deliver Copies of Contract/Addendum to Seller
69. Keep Track of Copies for Office File
70. Coordinate Inspections with Sellers
71. Explain Buyer's Inspection Objections to Sellers
72. Determine Seller's Inspection Resolution
73. Get All Repair Agreements in Writing
74. Refer Trustworthy Contractors to Sellers
75. Meet Appraiser at the Property
76. Negotiate Any Unsatisfactory Appraisals
77. Confirm that Buyer Financing is Finalized
78. Coordinate Closing Times & Location

LISTING CONTINUED

79. Verify that Title Company Has All Documents
80. Remind Sellers to Transfer Utilities
81. Make Sure all Parties are Notified of Closing Time
82. Resolve any Title Issues Before Closing
83. Receive and Carefully Review Closing Docs
84. Review Closing Figures with Seller
85. Confirm That All Repairs Have Been Made
86. Resolve any Last Minute Issues
87. Attend Seller's Closing
88. Pick Up Sign & Lock Box
89. Change Status in MLS to "Sold"
90. Close out Seller's File with Brokerage

HOME SEARCH CONTINUED

32. Keep Records of all Showings
33. Update Listing Agents with Buyer's Feedback
34. Discuss Home Owner's Associations
35. Estimate Expected Utility Usage Costs
36. Confirm Water Source and Status
37. Discuss Transferable Warranties
38. Explain Property Appraisal Process
39. Discuss Multiple Offer Situations
40. Create Practice Offer to Help Buyers Prepare
41. Provide Updated Housing Market Data to Buyers
42. Inform Buyers of their Showing Activity Weekly
43. Update Buyers on any Price Drops
44. Discuss MLS Data with Buyers at Showings
45. Find the Right Home for Buyers
46. Determine Property Inclusions & Exclusions
47. Prepare Sales Contract when Buyers are Ready
48. Educate Buyer's on Sales Contract Options
49. Determine Need for Lead-Based Paint Disclosure
50. Explain Home Warranty Options
51. Update Buyer's Pre-Approval Letter
52. Discuss Loan Objection Deadlines
53. Choose a Closing Date
54. Verify Listing Data is Correct
55. Review Comps with Buyers to Determine Value
56. Prepare & Submit Buyer's Offer to Listing Agent
57. Negotiate Buyers Offer With Listing Agent
58. Execute a Sales Contract & Disclosures

POST-CONTRACT

59. Once Under Contract, Send to Title Company
60. Coordinate Earnest Money Drop Off
61. Deliver Copies to Mortgage Lender
62. Obtain Copy of Sellers Disclosure for Buyers
63. Deliver Copies of Contract/Addendum to Buyers
64. Obtain a Copy of HOA Bylaws
65. Keep Track of Copies for Office File
66. Coordinate Inspections with Buyers
67. Meet Inspector at The Property
68. Review Home Inspection with Buyers
69. Negotiate Inspection Objections
70. Get all Agreed Upon Repair Items in Writing
71. Verify any Existing Lease Agreements
72. Check in with Lender to Verify Loan Status
73. Check on the Appraisal Date
74. Negotiate any Unsatisfactory Appraisals
75. Coordinate Closing Times & Location
76. Make Sure All Documents are Fully Signed
77. Verify Title Company has Everything Needed
78. Remind Buyers to Schedule Utilities
79. Make Sure all Parties are Notified of Closing Time
80. Solve any Title Problems Before Closing
81. Receive and Review Closing Documents
82. Review Closing Figures With Buyers
83. Verify that all Repairs have Been Made by Sellers
84. Perform Final Walk-Through with Buyers
85. Resolve any Last Minute Issues
86. Get CDA Signed By Brokerage
87. Attend Closing with Buyers
88. Provide Home Warranty Paperwork
89. Give Keys and Accessories to Buyers
90. Close Out Buyer's File with Brokerage

RENTING VS. BUYING A HOUSE

Property Owned by
Someone Else

RENTING:



No yardwork to
keep up with



Minimal to no
investment up front



Fees & stricter rules
regarding pets



Maintenance
done by Landlord



No Equity or
Personal Ownership

No Investment	Investment Made
No Return	Value Grows

Keep
Paying
For It

All your
money goes
here

Property Owned by
YOU!

BUYING:



Healthier
You



Yard maintenance
required



Down payment &
more upfront costs



No additional pet
fees involved



More upkeep with
repairs & maintenance

Do the Work
Earn the
Reward



Property value that
appreciates over time

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HOMEBUYING BASICS

A step-by-step guide to the homebuying process.

The Process

Below is an outline of the steps you'll be taking as part of becoming a homeowner.

- > How much can you afford?
- > Getting pre-approved for a loan
- > Deciding on a mortgage
- > Fine tuning your budget
- > Begin searching for a home
- > Making an offer
- > Your offer is accepted
- > The closing





Getting Started

You've decided to purchase a home! Buying a home is an exciting and smart investment. Homeownership brings a sense of security and the freedom of having your own space. Financially, it can provide a tax shelter and the opportunity to build equity.

This guide is designed to walk you through the process of buying a home so you are prepared to act quickly when you find the perfect one. As you work through the home buying process, you'll find that your professional real estate agent is a valuable resource, and you can feel confident your search for a new home will be successful.

Your agent will help you find the home that fits your lifestyle and your budget.

How Much Can You Afford?

Before you begin searching for a new home, you need to determine a realistic budget that takes into consideration your current debt (credit cards, loans, etc.) as well as homeowner expenses such as taxes, insurance, utilities and maintenance.



Getting Pre-approved

A lender will lend you money if they are sure your credit is strong and if they are confident you can pay them back.

To determine if you're a good candidate for a loan, they look at your credit score and study your financial history, income, federal tax returns and long-term debt such as credit cards, auto loans, child support, etc. If your credit looks good, you have an excellent chance of obtaining a mortgage.



A lender will lend you money if your credit is good and they are confident you can pay them back.

Getting pre-approved for a mortgage is an important first step when buying a home.



Establishing Good Credit

At one time or another, many people blemish their credit report. If your credit report is tarnished, there are steps you can take to repair the damage.

First, examine the credit report thoroughly and make sure it's accurate. If there are mistakes on the report, contact the credit reporting agency and ask them to remove the mistakes immediately.

Here are some other helpful tips:

- > Pay your bills on time and in full
- > Limit how many credit cards you have
- > Keep separate checking and savings accounts
- > Stay at your current job for a few years – the longer the better

Be sure your credit report is accurate and take steps to remove any mistakes immediately.

Decide on a Mortgage

After you are pre-approved for a mortgage, it's time to decide on a mortgage type. There are many types of mortgages, and choosing the right one for you is an important decision. The two most common mortgages are a Fixed Rate Mortgage and an Adjustable Rate Mortgage (ARM). If you are interested in exploring additional mortgage programs, talk to a local mortgage professional.

FIXED RATE MORTGAGE – The interest rate remains the same for the entire term of the loan – usually 15 to 30 years – meaning the principal and interest portions of your loan will never change. With a Fixed Rate Mortgage, your payments are stable and predictable; however, interest rates tend to be higher than with an adjustable rate.

ADJUSTABLE RATE MORTGAGE – The interest rate is linked to a financial index so the rate fluctuates with changes in market conditions. With an Adjustable Rate Mortgage, your payments will vary over the life of the loan, but it usually includes a lifetime cap on the interest rate increase in order to protect the borrower. The advantage of an Adjustable Rate Mortgage is that it offers lower initial payments, making it easier for buyers to qualify.

When you apply for a mortgage, have the following items available for each borrower:

- > Two most recent pay stubs
- > Summary of current debt (credit cards, loans, child support, etc.)
- > W-2s for the last two years
- > Federal tax returns for the last two years
- > Last two months' bank statements



Fine Tune Your Budget

Now it's time to calculate your budget in more detail. To help you, here are three major costs associated with purchasing a property.

- 1. Down Payment:** This is how much you pay upfront. The larger the down payment, the smaller your mortgage. The standard down payment is 20% of the cost of the home, but other programs are available, especially for first-time homebuyers. Your real estate agent can help you determine which program is the best fit for you.
- 2. Monthly Mortgage Costs:** Include the mortgage, homeowner's insurance, mortgage insurance (if applicable), property taxes and escrow deposits, which can be combined with the monthly mortgage payment.
- 3. Closing Costs:** Include appraisals, title insurance, inspections, attorneys, title transfers and additional fees.

To estimate fees and other closing costs, fill out the Estimated Closing Costs Worksheet on page 7. Your agent will help you estimate these costs.

Work with your agent to determine all costs associated with purchasing a home.



ESTIMATED CLOSING COSTS WORKSHEET

Fill out this form with your real estate agent.

LOAN ITEMS

Purchasing Price \$ _____
Down payment \$ _____
Amount Financed \$ _____

PROPERTY ADDRESS

LOAN & GENERAL CLOSING FEES

Loan Origination Fee \$ _____
Appraisal Fee \$ _____
Credit Report \$ _____
Additional Loan Fees
(i.e. wiring fee) \$ _____
Loan Interest \$ _____
Property Tax \$ _____
Insurance (i.e. mortgage) \$ _____
Additional Prepaid Fees \$ _____
Closing Fee \$ _____
Recording Fee \$ _____
Title Insurance \$ _____
Title Search \$ _____
Survey \$ _____
Inspection Fee \$ _____
Home Warranty \$ _____
Additional Title, Closing
& Recording Fees \$ _____
\$ _____
\$ _____

**TOTAL LOAN &
GENERAL CLOSING FEES:** \$ _____

Sale Price \$ _____

Down Payment \$ _____

Amount Financed \$ _____

Interest Rate _____

Term (in years) _____

ESTIMATED MORTGAGE PAYMENT

Principal & Interest: \$ _____

Mortgage Insurance (if any): \$ _____

Property Taxes: \$ _____

Homeowner's Insurance: \$ _____

Homeowners Assoc. Fee (if any): \$ _____

**TOTAL MONTHLY
PAYMENT:** \$ _____

Note: This estimate was prepared to assist the buyer in computing costs. Lenders and other related services will vary in their charges; therefore, these figures are not and cannot be guaranteed by your local real estate office, or by any real estate agent.

Your Final Budget

Now you're ready to calculate your final budget. Add together all your available money – monthly salary and other income – and then subtract all the costs from the above worksheet. This is your estimated budget. Now you're ready to begin the search for your new home.

The Fun Begins

Your financial papers are in order, you've been pre-approved for a mortgage, and you've calculated your budget, now it's time to start searching for a new home!

One of the many advantages of working with a real estate agent is having access to multiple listings. Your agent can provide a detailed description of any property that interests you.

Discuss with your agent any specific features you are looking for in a home.

The more your agent knows about what you're looking for, the easier it will be to find the perfect match.

Use the worksheet on page 9 to

prioritize your home features and then share this information with your agent.



HOME FEATURES WORKSHEET

Fill out this form and discuss with your real estate agent.

The more your real estate agent knows about what you want, the easier it will be for them to help you find the right home. Take time to thoroughly complete the worksheet below and then discuss this with your agent.

Price: \$

FEATURES

SPECIFY YOUR PREFERENCES

IMPORTANCE (CIRCLE)

Property

> View		1	2	3	4	5
> Architectural Style		1	2	3	4	5
> Swimming Pool		1	2	3	4	5
> Deck/Patio		1	2	3	4	5
> Garage		1	2	3	4	5
> Yard		1	2	3	4	5
> Maintenance Free		1	2	3	4	5
> Other Property Comments:						

Interior

> Floor Plan		1	2	3	4	5
> Bedrooms		1	2	3	4	5
> Bathrooms		1	2	3	4	5
> Living Room		1	2	3	4	5
> Family Room		1	2	3	4	5
> Bonus/Game Room		1	2	3	4	5
> Dining Room		1	2	3	4	5
> Kitchen		1	2	3	4	5
> Basement		1	2	3	4	5
> Other Interior Comments:						

Community/Location

> Convenience to Employment		1	2	3	4	5
> Convenience to Transportation		1	2	3	4	5
> Convenience to Shopping		1	2	3	4	5
> Convenience to Schools		1	2	3	4	5
> Convenience to Daycare		1	2	3	4	5
> Nearby Recreational Facilities		1	2	3	4	5
> Near Police & Fire Protection		1	2	3	4	5
> Other Comments:						

Make an Offer

You've found the perfect home! Now it's time to make an offer. Your real estate agent will help you decide on an offer based on your pre-approved loan, current market conditions and the competition.

After you've determined an offer amount, your agent will present it to the seller on your behalf. Negotiations may follow between you and the seller as you work toward an agreement. This is normal, and your agent can support you through the process objectively and professionally.

Your Offer is Accepted!

Now it's time to finalize your loan and have inspections done.

Based on the inspection results, repairs may need to be completed. The property is appraised, the title analyzed, the title insurance commitment is issued and the property is surveyed if necessary. At this point you need to secure homeowner's insurance.

After all paperwork is signed and the money collected, you are handed the keys to your new home!





The Closing

This is the day you've been waiting for! If closing is a new experience, try not to worry, your real estate agent will guide you through it.

Bring identification, documents requested by the title company, your lender and agent and the closing money owed. All fees and transaction charges will be disclosed as separate line items within the statement. Check with the title company to determine how they want fees to be paid (i.e. cashier's check, wire transfer).

During closing, the sale transaction is finalized. The Disclosure Statement* is released, money is exchanged, all paperwork and agreements are signed, and the title of property is transferred – the home is now yours!

Congratulations!

* Often in real estate transactions, the seller will present a Disclosure Statement. This statement includes the age and condition of the property and a list of any additional features (pool, garage, etc.). The Disclosure Statement protects the seller against liability from a buyer who charges that they were not informed of a particular condition, as well as providing the buyer with an extensive review of the property so that they can make a fully-informed decision before they purchase the house.

Frequently Asked Questions

What types of mortgage programs are offered?

There are many types of mortgages, and choosing the right one for you is an important decision. Below lists several programs, but talk to a local mortgage professional to see which program is right for you.

- > 15, 20 or 30-year Fixed Rate loans
- > Adjustable Rate Mortgage (ARM)
- > New Construction financing
- > VA and FHA loans

How long does a mortgage application take to process?

It typically takes 45 to 60 days to process an application. The time depends on how quickly the lender can get an appraisal of the property, review your financial statements, employment and credit information.

What could delay my loan approval?

Delays could result if the lender discovers credit problems or if your employment and/or financial status changes between the time you submitted an application and the final loan approval. There may also be a delay if the home you selected appraises for less than the agreed purchase price.

What's included in my house payment?

Principal and interest on your loan. Depending on the terms of your loan, the payment may also include homeowner's insurance, mortgage insurance and property taxes.














Can I pay those other things separately?

With most loans you can pay taxes and insurance separately if you borrowed no more than 80 percent of the purchase price or appraised value of your home. Check with your lender to be sure.

What do the closing costs include?

Closing costs cover processing and administration of your loan. You may also have to prepay interest charges to cover the partial month in which you close and deposit money into an escrow account for property taxes, homeowner's and mortgage insurance.



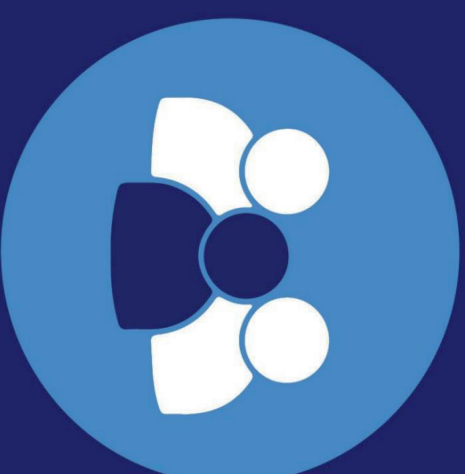
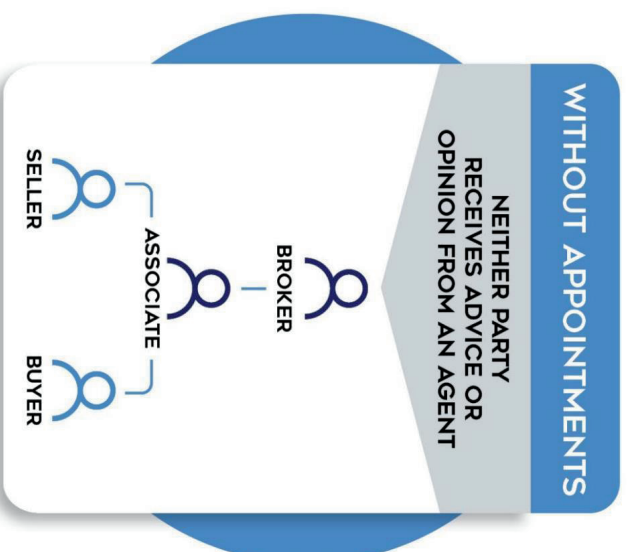
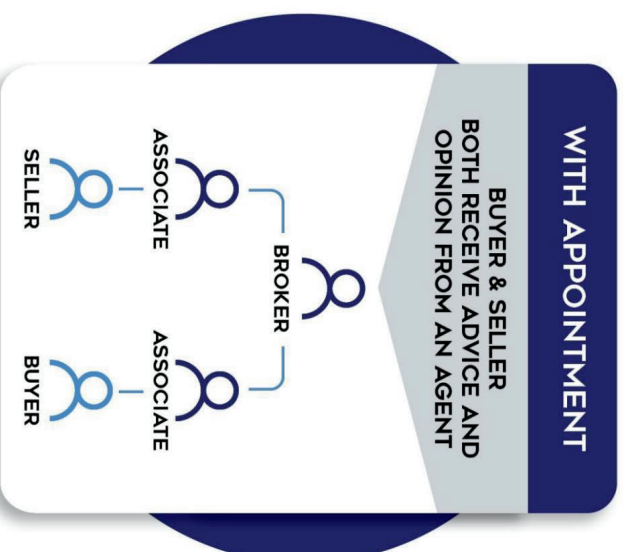
<div>BEGIN HERE</div>	<div><div>PRE-APPROVAL</div><div>Preliminary documents include: W-2's, pay stubs, bank statements, and tax returns.</div><div></div></div>	<div><div>PRE-APPROVAL</div><div>Assess your wants and needs; then let your REALTOR® help you find the perfect home!</div><div></div></div>	<div><div>MAKE AN OFFER</div><div>Offer accepted, sign all required documents and order the Home Inspection.</div><div></div></div>	<div><div>APPLICATION PROCESS</div><div>Submit updated documents from pre-approval... Know your numbers!</div></div>	<div><div>CONTRACT CLAUSES</div><div>Review your contract & pay close attention to dates and timelines.</div><div></div></div>
<div><div>PRE-APPROVAL</div><div>Enjoy the tax advantage of owning a home!</div><div>FINISH!</div></div>	<div><div><div><div><div>THE HOME BUYING PROCESS</div><div></div><div><div>COLDWELL BANKER</div><div>D'ANN HARPER, REALTORS®</div></div></div><div><div>HELPFUL STRATEGIES</div><div><ul style="list-style-type: none">• Save and submit all future paystubs• Save and submit all future bank statements• Keep copies of all documents submitted for processing• Continue to pay all of your debts and loans on time</div></div><div><div>COMMON MISTAKES</div><div><ul style="list-style-type: none">• Don't make any cash deposits• Don't make any large purchases on your credit cards• Don't co-sign a loan for <i>anyone</i>• Don't change bank accounts• Don't apply for new credit cards</div></div><div><div>REMEMBER</div><div>From contract to close we are here for you every step of the way, leaving nothing to chance!</div></div></div></div></div>				
<div><div>WELCOME HOME! YOU ARE NOW A HOMEOWNER</div><div></div></div>	<div><div>CLOSING</div><div>You are at the finish line! Once your REALTOR® gets the call that you are recorded, keys will be turned to you no later than 9PM.</div><div></div></div>	<div><div>PRE-APPROVAL</div><div>Assess your wants and needs; then let your REALTOR® help you find the perfect home!</div><div></div></div>	<div><div>MAKE AN OFFER</div><div>Offer accepted, sign all required documents and order the Home Inspection.</div><div></div></div>	<div><div>APPLICATION PROCESS</div><div>Submit updated documents from pre-approval... Know your numbers!</div></div>	<div><div>CONTRACT CLAUSES</div><div>Review your contract & pay close attention to dates and timelines.</div><div></div></div>
<div><div>FINAL WALK-THROUGH</div><div>Scheduled three days prior to closing this is your chance to approve the condition of the house prior to signing closing documents.</div></div>	<div><div>CLEAR TO CLOSE</div><div>You and your REALTOR® are notified that your file is clear to close and a closing date is scheduled by Closing Agent.</div><div></div></div>	<div><div>HOMEOWNERS INSURANCE POLICY</div><div>Copy of appraisal and mortgage clause provided so you can secure your Homeowners Insurance Policy.</div><div></div></div>	<div><div>TITLE REPORT</div><div>The Closing Agent reviews & shares the Title Report with your Lender for final review and approval.</div><div></div></div>	<div><div>COMMITMENT</div><div>Submit ALL outstanding condition items for the commitment letter prior to final clearance.</div></div>	<div><div>UNDERWRITING</div><div>Processor submits file to underwriting department for review and commitment letter. Approved letter issued and sent to you for review</div></div>



WHY REPRESENTATION IS BEST

ELEMENTS OF A SUCCESSFUL PROPERTY SALE	CLIENT LEVEL SERVICES	CUSTOMER LEVEL SERVICES
	REPRESENTED	NOT REPRESENTED
HONESTY	✓	✓
FAIRNESS	✓	✓
ACCOUNTABILITY	✓	✓
REASONABLE CARE	✓	✓
DISCLOSES MATERIAL FACTS	✓	✓
UNDIVIDED LOYALTY	✓	✗
CONFIDENTIALITY	✓	✗
FULL DISCLOSURE	✓	✗
OBJECTIVE EVALUATION	✓	✗
PRICE COUNSELING	✓	✗
HELP NEGOTIATING	✓	✗
WORKS FOR YOU!	✓	✗

INTERMEDIARY RELATIONSHIPS



BROKER SERVICES & REPRESENTATION DISCLOSURE

THE ORR GROUP
REALTORS®
361.264.4226
info@theorrgrp.com



COLDWELL BANKER
D'ANN HARPER,
REALTORS

theorrgrp.com



COUNTING DAYS FOR EARNEST MONEY DELIVERY

EFFECTIVE DATE OF THE CONTRACT FALLS ON	DAY ON WHICH THE EARNEST MONEY IS DUE
MONDAY	THURSDAY
TUESDAY	FRIDAY
WEDNESDAY	MONDAY
THURSDAY	MONDAY
FRIDAY	MONDAY
SATURDAY	TUESDAY
SUNDAY	WEDNESDAY
IF THE 3RD DAY (LAST DAY TO DELIVER) IS A LEGAL HOLIDAY... MONDAY (MEMORIAL DAY) ... FRIDAY (CHRISTMAS DAY) ...	THE NEXT DAY THAT IS NOT A LEGAL HOLIDAY ...TUESDAY ...MONDAY

10 EASY

MISTAKES TO AVOID WHEN BUYING YOUR NEW HOME



1. Change jobs, become self-employed or quit your job.
2. Buy a car, truck or van (or you may be living in it).
3. Use credit cards excessively or let current accounts fall behind.
4. Spend money you set aside for closing.
5. Omit debts or liabilities from your loan application.
6. Buy furniture on credit.
7. Originate any inquiries into your credit.
8. Make large deposits without checking with your loan officer.
9. Change bank accounts.
10. Co-sign a loan for anyone.

REAL ESTATE HOUSE HUNTING CHECKLIST

Street _____ Home size _____
City, state, zip _____ Lot size _____
Neighborhood _____ #Bedrooms _____
Asking price \$ _____ #Bathrooms _____

Check the box if the element is present/included, circle the option that apply, and rate your overall feature/condition/size satisfactory

NEIGHBORHOOD

Lifestyle 1 3 5
Desirability 1 3 5
Family neighborhood 1 3 5
Street infrastructure 1 3 5

LOCATION

Accessibility 1 3 5
Environment 1 3 5
Privacy 1 3 5
Good appeal 1 3 5
View 1 3 5

HOUSE

Home type _____
Floors _____
Open floor plan YES ☐ NO ☐
New construction YES ☐ NO ☐
Modern style YES ☐ NO ☐
Ready to move in YES ☐ NO ☐

MONTHLY TAXES AND FEES

Taxes \$ _____
HOA \$ _____

MONTHLY UTILITY COSTS

Natural gas \$ _____
Fuel oil \$ _____
Electricity \$ _____
Water \$ _____
Sewer \$ _____
Garbage \$ _____
Recycling \$ _____
Phone \$ _____
Internet \$ _____
Cable \$ _____

HEATING AND VENTILATION

☐ Active solar heating
☐ Electric resistance heating
☐ Central heating
Furnace / Boiler / Heat pump / Forced air / Radiators
☐ Radiant heating
☐ Direct heating
gasified space heaters / Electric space heaters / Wood and pellet stoves / Fireplace
☐ Central A/C
☐ Window air conditioners
☐ Ceiling fans

SYSTEMS CONDITIONS

Electrical 1 3 5
Heating 1 3 5
A/C 1 3 5
Plumbing 1 3 5
Water 1 3 5
Water tank 1 3 5
Sewer 1 3 5
Sump pump 1 3 5
Drainage 1 3 5
Security 1 3 5
Smart home 1 3 5

FOUNDATIONS

Visible cracks 1 3 5

MAIN STRUCTURE

Columns 1 3 5
Supporting beams 1 3 5
Slabs 1 3 5

EXTERIOR WALLS

Paint peeling 1 3 5
Crack / Splits 1 3 5

ROOF

Roof type _____
Sagging roofline 1 3 5
Discoloration 1 3 5
Holes / Missing shingles or tiles 1 3 5

WINDOWS

Material _____
Condition 1 3 5
Working properly 1 3 5
Weatherproofed 1 3 5

DOORS

Material _____
Condition 1 3 5
Working properly 1 3 5
Weatherproofed 1 3 5
Working doorbell 1 3 5

WALLS

Stains 1 3 5
Paint / Covers 1 3 5
Soundproof 1 3 5

FLOORS

Type _____
Condition 1 3 5

STAIRS

Creaky 1 3 5
Signs of damage 1 3 5
Handrails 1 3 5

NEIGHBORHOOD

Size	1	3	5
Flooring	1	3	5
Natural light	1	3	5
Lighting fixtures	1	3	5
Stains	1	3	5
Mildew / Mold	1	3	5
Leaks	1	3	5
Large counter space	1	3	5
Countertop material	1	3	5
Kitchen island	1	3	5
Cabinets and storage space	1	3	5
Walk-in pantry	1	3	5
In-kitchen eating area	1	3	5
Garbage disposal	1	3	5
Water filter system	1	3	5
Working fan	1	3	5
Window covers	1	3	5

KITCHEN APPLIANCES

<input type="checkbox"/> Stove	1	3	5
<input type="checkbox"/> Cooking hob	1	3	5
<input type="checkbox"/> Microwave	1	3	5
<input type="checkbox"/> Refrigerator	1	3	5
<input type="checkbox"/> Dishwasher	1	3	5

LIVING ROOM

Size	1	3	5
Open layout	1	3	5
Flooring	1	3	5
Natural light	1	3	5
Lighting fixtures	1	3	5
Fireplace	1	3	5
Working fan	1	3	5
Window covers	1	3	5
Home office area	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Den	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Special features			

BEDROOMS

Master bedroom	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Bedrooms			
Size	1	3	5
Flooring	1	3	5
Natural light	1	3	5
Lighting fixtures	1	3	5
Closet / Walk-in	1	3	5
Working fan	1	3	5
Window covers	1	3	5

BATHROOM

Master bathroom	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Full bathrooms			
Half bathrooms			
Size	1	3	5
Flooring	1	3	5
Natural light	1	3	5
Lighting fixtures	1	3	5
Closet / Walk-in	1	3	5
Working fan	1	3	5
Window covers	1	3	5
Functioning faucets	1	3	5
Functioning sink	1	3	5
Functioning bathtub	1	3	5
Functioning toilet	1	3	5
Functioning bidet	1	3	5
Cabinets and storage space	1	3	5
Window covers	1	3	5

LAUNDRY ROOM

Size	1	3	5
Flooring	1	3	5
Natural light	1	3	5
Lighting fixtures	1	3	5
Stains	1	3	5
Mildew / Mold	1	3	5
Leaks	1	3	5
Functioning sink	1	3	5
Cabinets and storage space	1	3	5
Window covers	1	3	5

LAUNDRY APPLIANCES

<input type="checkbox"/> Stove	1	3	5
<input type="checkbox"/> Cooking hob	1	3	5

BASEMENT

Size	1	3	5
Finished	1	3	5
In use	1	3	5
Height	1	3	5
Flooring	1	3	5
Natural light	1	3	5
Lighting fixtures	1	3	5
Stains	1	3	5
Mildew / Mold	1	3	5
Leaks	1	3	5
Proper Ventilation	1	3	5
Working fan	1	3	5

STORAGE

Floor			
Size	1	3	5
Enough space	1	3	5

GARAGE

Space			
Size	1	3	5
Attached / Detached	1	3	5
Manual / Remote	1	3	5
Finished	1	3	5
Storage space	1	3	5

OUTDOOR

Driveway	1	3	5
Walkway	1	3	5
Front porch	1	3	5
Patio / Deck	1	3	5
Pool	1	3	5
Shed	1	3	5
BBQ area	1	3	5
Storage for equipment and outdoor furniture	1	3	5

LANDSCAPING & CURB APPEAL

Landscaped front	1	3	5
Landscaped back	1	3	5
Lawn	1	3	5
Flower garden	1	3	5
Trees and bushes	1	3	5
Sunny patio / deck	1	3	5
Fences	1	3	5

SUMMARY

OVERALL APPEAL	1	3	5
LOCATION	1	3	5
POTENTIAL	1	3	5
INVESTMENT	1	3	5
RESALE VALUE	1	3	5
REASONABLE PRICE	1	3	5

3 favorite features

3 least favorite features

This image shows a full page of white paper with horizontal grey ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice or general writing. There are no margins, text, or other markings on the page.

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